UNITED STATES OF AMERICA

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DEPARTMENT OF EDUCATION

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OPEN FORUM ON COLLEGE VALUE AND AFFORDABILITY

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WEDNESDAY NOVEMBER 13, 2013

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The above-entitled matter commenced at 9:00 a.m. in the Johnson Center Cinema, George Mason University, 4400 University Drive, Fairfax, Virginia, Jamie Studley, Deputy Under Secretary of Education, presiding.

PRESENT:

- ARNE DUNCAN, U.S. Secretary of Education JAMIE STUDLEY, Deputy Under Secretary of Education
- JEFF APPEL, Deputy Under Secretary of Education
- ARCHIE CUBARRUBIA, Office of Planning, Evaluation and Policy Development
- ${\tt JOSH\ HENDERSON,\ Office\ of\ the\ Under\ Secretary}$
- CARNEY McCULLOUGH, Director, Policy Implementation Group, Office of Postsecondary Education
- MELANIE MUENZER, Deputy Assistant Secretary for Planning, Evaluation, and Policy Development
- MATT VALERIUS, Education Program Specialist, Office of Planning, Evaluation and Policy Development
- EMILY WRIGHT, Office of the Under Secretary,
 Department of Education
- ANGEL CABRERA, President, George Mason University
- MARK GINSBERG, Dean, College of Education and Human Development, George Mason University

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P-R-O-C-E-E-D-I-N-G-S

9:12 a.m.

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DR. GINSBERG: Good morning. Good morning and welcome to George Mason University, the largest public university in the Commonwealth of Virginia. At George Mason, we say that the University is a university for the world and it's a university where innovation is tradition.

I'm Mark Ginsberg, and I have the honor of serving as Dean of our College of Education and Human Development. And I'm very proud of our college's record of success in educating teachers and other school leaders for success in today's schools and the schools of tomorrow. We prepare professional educators in our programs to teach and support their students to meet the challenges of the 21st century.

In a region with acclaimed public schools, viewed by many as among the best in the United States, about one-third of the teachers and almost half of our school leaders in Northern

Virginia are Mason-connected. We also are very proud to be host of one of the largest STEM education grants in the nation, the Virginia Initiative for Science Teaching and Achievement, or VISTA, which is an investing in innovation or i3 project, we're very pleased to say, funded by the United States Department of Education.

It's a pleasure to welcome to the podium in just a moment the president of our university, Dr. Ángel Cabrera, who will provide brief remarks and introduce Secretary Duncan. But, parenthetically, before I introduce our president, I want to mention that I've known Secretary Duncan for some time, and it's great to have him here at George Mason this morning. deeply appreciative to him for his strengthening commitment to our P-16 educational system and for his unwavering commitment to our students and the schools, families, and communities that our students attend and are participants in.

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Dr. Cabrera, the president of George Mason University, joined George Mason in July 2 2012; and, in a little more than a year, he has 3 4 accomplished a great deal, while endearing himself to the Mason community and quickly 5 6 becoming а highly-respected, incredibly 7 well-liked, and fully-engaged president of our

university. In fact, if you ask anybody, he's 8

everywhere on our campus and also everywhere in 9

10 our community.

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The re-visioning of our strategic planning process that entailed intensive and ongoing outreach to students, alumni, faculty, our Board of Visitors, and many stakeholders associated with the multiple communities of interest to George Mason, Dr. Cabrera has laid a foundation for greater greatness for Mason in the years ahead and to position Mason as a center of excellence for learning, discovery, and global engagement and a university that is both high quality and highly accessible.

Before joining George Mason, Cabrera served as the 11th president of the Thunderbird School of Global Management Arizona, the world's leading and highly-respected school graduate of international management. Please join me in welcoming George Mason's sixth president, my colleague, friend, and also my boss, Ángel Cabrera.

(Applause.)

PRESIDENT CABRERA: Thank you,
Mark. And it's really an honor to welcome
Secretary Duncan to George Mason University and
have an opportunity to host this very, very
important forum. We're talking about policy
decisions that can really shape higher education
for years, if not decades, to come.

Secretary Duncan is a man who has devoted his life and his professional life to education. He's well known for the work that he did with Chicago Public Schools and really had a stellar career shaping the education system in Chicago.

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And now he's working on a series of policies that

I think are absolutely essential for higher
education and that we, at George Mason
University, welcome.

I believe the last decade or decade and a half have seen a pretty dramatic shift in policy in higher education. Take what I consider to be a flip of the social contract of public higher education. The turn of this century, the early 2000s, a student coming to George Mason would probably have to cover tuition a little less than a third of the cost of his or her education. Now the very same student is left with about two-thirds of the bill, and that is a change that has occurred probably without sufficient public debate but just in a very, very gradual way as state appropriations have been reduced.

I think the conversation that has been initiated by the Obama administration and by Secretary Duncan is absolutely essential.

It is essential that we look into outcomes and

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the outcomes that really matter. In universities that are left to their own devices, sometimes we are subject to somewhat perverse incentives that may not be fully aligned with the public mission of universities.

We, at George Mason, are proud of our public function. We like to define our success not by the people that we exclude but by the lives that we actually manage to change. We have a plan to keep growing, to find creative ways to offer education to more students, not to fewer students, and to do that in an affordable way. And we're very, very proud that our students are graduating with really some of the best paying jobs in the Commonwealth in comparison to other public universities in the country.

There's going to be a lot of debate about whether the metrics that are suggested by the administration are the right ones and what might be the intended or unintended consequences of those. And we welcome and we will be active participants in that debate. But what I have no

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doubt about is that the objectives are shared and the desire to have a system of higher education that is more accountable to its social purpose and its objectives is really supported by a great number of public universities and presidents.

So with that, again, it's a true honor to introduce to you the Secretary for Education, Arne Duncan.

This is a lucky basketball because it has been signed by a team that will get very, very far this year. They're already 2-0.

(Applause.)

SECRETARY DUNCAN: I'll try and make some jump shots with that. Thank you so much, President Cabrera, for all of your leadership. I'm thrilled to be here today at George Mason. I look forward to a great, great conversation. And I want to thank all of you for taking the time to come here. I know how much you care collectively about making college more accessible and more affordable for students in this country.

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Let me start by saying I fundamentally believe that a college education continues to be the ticket to the middle class. If you want to increase social mobility, if you want to close the gap between the haves and the have-nots, we must increase access to higher ed.

A highly-educated workforce is vital for our economic strength and success, and a college degree is one of the best investments any person can make in his or her future. Yet, despite historic investments and reforms, attending college today has never been more expensive. That's not a good thing for students themselves, for their families, or, ultimately, for our nation.

Far too many young adults are burdened with large amounts of debt when they graduate and they're trying to start a family, buy a home, launch a business, and eventually save for retirement. In addition, too many students are afraid to even pursue higher education at all because they think it's too

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expensive. And when young people start to think that college is only for rich folks and not for people like them, collectively, we have a problem.

Choosing a college is one of the most important decisions that students face. However, clear and useful and basic information about the cost and quality of different colleges is too often hard to find. The process shouldn't be that difficult, that opaque.

I want to reaffirm a couple of key points. First, college is more important than ever and it cannot be a luxury that only a few students can afford. Second, college has to be affordable and provide a good value for our nation's students. And, third, college should be a secure investment for every American who is willing to work hard and must prepare them for a good job and a strong future.

And since taking office, President

Obama has made historic investments in college

affordability, including raising the maximum

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Pell Grant award by more than \$900, creating the American Opportunity Credit, Tax eliminating \$60 billion in subsidies for banks. federal government provides over \$150 billion in student financial aid every single support students as year to they pursue postsecondary education at over 7,000 accredited institutions of higher learning, from public and private universities community colleges to technical schools and online programs.

Amazingly, though, that massive \$150 billion annual investment historically was based only upon inputs, not around outcomes.

Quite frankly, I think that we have been part of the problem.

What we've been striving to do over the past few years is to do our part at the federal level. We're also challenging states and colleges and universities to do more, to keep higher education cost within reach for low income and for middle class families. The vast

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majority of states, unfortunately, cut funding to higher ed. and not enough colleges have been innovative in holding down costs, forcing students and families to shoulder the burden through higher tuition.

This past August, President Obama outlined an ambitious new agenda to combat rising college costs, make college affordable, and improve value for students through three key steps. First, link federal financial aid to college performance so colleges must demonstrate that they provide good value for the investments the students and families are making. Second, to try and spark innovation and competition by shining a spotlight performance, highlighting college colleges that are getting great results, and showing others how they can replicate that success. And then, because too many students are struggling to repay their debt today, we must ensure that students who need it have access to the Pay As You Earn plan that caps student loan

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payments at just ten percent of income.

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with everyone. We know that. But they will put the focus where we think it should be, and that's the best interest of students. And they're absolutely achievable. In fact, many of the reforms the President laid out are simply built on the innovative efforts already being put in place and led by creative university systems in campuses across the country. We simply want to try to tip the scale to what is working.

In addition to the reforms, part of the President's plan directed our department to develop and publish a new college rating system before the 2015 school year. This powerful new consumer tool will empower students and parents to select colleges that provide the best value, as well as encourage all institutions to continue to improve. These ratings will compare colleges with similar missions and identify those that do the most to help students with disadvantaged backgrounds, as well as

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colleges that are continually improving their performance.

will The address the system information gap with accurate, accessible, and critical data that will allow American students and families to compare and choose colleges. I said earlier, we have about 7,000 schools and absolutely the best system of higher education in the world. But we also have a highly inefficient marketplace. With better information at hand, students can make better choices and achieve better outcomes highest-value institutions; and federal tax payers, their investment will achieve a higher average rate of return. And, collectively, we must always be working to increase public confidence in the tremendous need to invest in higher education. The new rating system will also incentivize colleges to provide better value by improving performance, lowering costs, and investing in both student access success.

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President Obama proposed to use the rating system in the future to transform the way federal aid is awarded so that more resources go to those universities making the biggest difference in their students' lives. And our administration will seek legislation using the ratings to transform the way federal dollars are awarded to colleges by the year 2018.

Students can obviously continue to choose any college or university they want to attend. But taxpayer dollars will be steered towards higher-performing colleges that provide the best value and that demonstrate a commitment to providing their students a high-quality education at a reasonable price. In effect, students attending high-performing colleges could receive larger Pell Grants and more affordable student loans.

To develop the college rating system, our department needs our nation's best ideas to address key themes that the rating system will be based on, including college

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access, possibly measured by the percentage of students receiving Pell Grants; college affordability, such as average tuition, scholarships, and loan debt; and outcomes, such as students' graduation and transfer rates, graduate earnings, and advanced degrees of college graduates.

affordability and value, inform the development of the college rating system, and gather input from a wide range of stakeholders, in September our department launched a nationwide series of public conversations. And we deliberately started by meeting with students first because they will be the ones who benefit the most from these efforts.

Over the next few months, we are undertaking an extensive public outreach initiative to get frank feedback about the measures that should or should not be included in the ratings system, how best to assess college performance and value, and how to provide the

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information in the most user friendly way possible to help our students and families.

We begin this work with a real sense of humility and an acute awareness around the risk of unintended consequences. We are interested in all ideas and suggestions from stakeholders: students and families, college faculty and administrators, state education leaders, business and industry, researchers, associations, innovators, the philanthropic community, consumer interest groups, and other public advocates.

Our simple question is: if you were in our shoes, what would be the best way to create this rating system? What would you do?

We plan to engage with everyone who can help us design an effective system that is useful to students and takes into account the great and wonderful diversity of America's colleges and universities. We are arranging open forums, town hall meetings, and roundtables across the country to hear from the community.

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And these outreach efforts will build on ongoing conversations throughout the education world.

Since the President's announcement in August, senior department officials and I have participated in events across the country to hear ideas, suggestions, and concerns. Last week, we hosted the first public forum at California State University where Martha Kanter and Jamie Studley participated in conversations about our administration's goals.

In addition to last week's forum and today's session, we are planning two more forums in the near future, one in Iowa and one at Baton Rouge, Louisiana. We've also done roundtables with students and business leaders and college presidents in Chicago, Annapolis, Boston, and Boulder in Colorado, and future events are planned in Richmond, Virginia, St. Louis, San Francisco, and Las Vegas.

We've also met with presidents representing minority-serving institutions, such as HACU. And we are planning roundtable

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discussions with presidents and students representing Historically Black Colleges and Universities and also community and technical colleges around the forum we'll be hosting in Louisiana.

We will continue to engage extensively with the higher education community, including campus leaders education organizations, and also leaders in business and state government, policymakers and researchers, rating experts, and leaders in other sectors. We will also aim to create an important electronic exchange of ideas about the potential rating system through social media.

We will release a request for information, or RFI, in the Federal Register later this fall to ask technical and subject matter experts to weigh in on measures, data sources, and formulas for calculating the ratings. And we will use extensive feedback that we receive to develop a draft of the proposed metrics, and that will be made

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available for public comment.

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Once the measures are finalized, ratings will be published on the College Scorecard and made available on our department's College Accountability and Transparency Center before the start of the 2015 school year. Over the coming years, our department will continue to try and refine these measures in collaboration with the higher ed. community, students, families, and the broader public.

Our goal is simply to hear as many different stories and gain as many different perspectives as possible in order to ensure that the measures ultimately proposed by the President are beneficial to all potential stakeholders in the higher ed. community.

Members of the general public are invited to send their ideas about the President's plan and suggestions for the rating system to collegefeedback@ed.gov, again collegefeedback@ed.gov.

More information about the college

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1 value and affordability outreach initiative 2 will be available soon on our department's College Affordability and Completion website. 3 4 I'll stop there. Thank you so much. 5 And I'll turn it over to our Deputy Under 6 Secretary Jamie Studley, who's doing a great 7 job. She will walk through the logistics for today's forum and give you more information 8 about how you can testify. 9 10 In closing, I just want to thank all of you for your collective hard work, your 11 commitment, and for taking the time to be with 12 13 us today. And we look forward to hearing and reading your best ideas. Thank you so much. 14 Jamie, all yours. 15 (Applause.) 16 SECRETARY 17 DEPUTY UNDER STUDLEY: Thank you so much, Mr. Secretary. We really 18 19 appreciate that. I, too, am delighted to be at 20 George Mason today and appreciate your welcome to this, the second of our national forums. 2.1

You've heard my travel log of the

last month or so from Secretary Duncan. with students in D.C.; parents, business people, and faculty in Los Angeles; college leaders and state policymakers in Boulder; college presidents in Boston, LA, D.C., and by Skype; and I'm heading to Baton Rouge for meetings with community college and technical school leaders, students, faculty and Historically Colleges and Universities. We're serious about hearing from you and from all Americans with ideas to help us make college more affordable and accessible.

I'm pleased for us to introduce our colleagues from the Department of Education. To my right, Carney McCullough heads the policy development group in the Policy Planning and Innovation section ofOffice the ofPostsecondary Education. And Archie Cubarrubia is senior analyst in the Office of Planning, Evaluation and Program Development. Thank you very much for being here to help hear from the people who testify to us.

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This afternoon, we'll have a little bit of a change of personnel. Carney will be here all day, and other department representatives will include Jeff Appel, also Deputy Under Secretary; and Melanie Muenzer, Deputy Assistant Secretary for Planning, Evaluation, and Policy Development.

Together, all of us will assure/ensure that your thoughts are heard, that your feedback is used, and that, as we move forward to implement the President's value and affordability initiative and rating system, that we take seriously all of what you bring to us at these many meetings. We welcome those of you who are here today to testify and those of you who, like us, will be mostly listening.

Many of you have pre-registered. Everyone who did so has been given a five-minute time slot for providing testimony. It's possible we may move through more quickly, so please be ready and listen for your name in case we invite you to speak sooner than your scheduled

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time. We also will have time for walk-in testimony this afternoon and as time is available during the morning.

Please register at the back table if you're interested in presenting at the forum, and we will do our best to accommodate you as swiftly as possible.

I just want to let you know that we are recording this session and we'll transcribe everything that is said today. The transcript will be posted on our website.

Please understand that this is a fairly formal structure akin to a hearing. That means we can't ask questions or answer your questions or engage in discussion, however tempting that might be, at least not today. We appreciate your understanding of that limitation. Sometimes, it really is a tough one to follow, that restriction.

We invite those of you who are present to post your written testimony at collegefeedback@ed.gov. Even as you speak it

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and it will be transcribed, it's helpful to have your version available at that site.

We also welcome anybody who wants to add their thoughts at collegefeedback@ed.gov to do so, whether you're listening and you're motivated afterward to say something or you know other people who would like to share their thoughts. So feel free to spread that invitation far and wide amongst students, organizations, families, people you know who have a perspective on these issues.

A brief housekeeping matter. We will aim to take one break this morning, unless it seems like it would break the flow or be inconvenient to some of the speakers. We will definitely have a lunch break from 12 to 1, and testimony will continue this afternoon up until 5:00.

At this point, it is time to hear from you. I'd like to call forward our first witness, Peter McPherson from APLU. I will also read off a couple of names so people know who is

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coming next and so that you can be prepared. So the first few presenters will be Peter McPherson, Tom Allison, David Baime, and Karla Leach.

Mr. McPherson? The microphone is right there, and I hope that works for you.

MR. MCPHERSON: Good morning. My name is Peter McPherson. I'm president of the Association of Public and Land Grant Universities, the large publics in this country and the land grant universities. I was president at Michigan State for many years and pleased to have the opportunity to give my thoughts here today.

We welcome the administration's proposal that the student aid programs be about completion, as well as access. We think those are both very important goals. We think that some key relevant information needs to be available from all institutions, available to the public, to the institutions themselves. That would include graduation rates, but we

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think it's important that the graduation rates include transfers in and transfers out, not just first-time/full-time.

The six Presidential higher education associations have proposed, in fact there's now in place a student achievement measurement. The website is up. People can begin to file. It is essentially clearinghouse It is a very good program, and I think we'll find a huge proportion of the institutions in this country registering their data. we're hoping that the administration will be enthusiastically supportive of this, as well, because, as we all know, it's a much improved set of data than the first-time/full-time.

We also think that employment data is important to have there. It shouldn't be just immediate employment but should be five, ten years out, as well, to reflect the full situation. That data isn't easily available, certainly not to individual institutions, as you all know.

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We think that repayment, not just default rate, information is important. I've spent several years in the financial service industry and have a great familiarity with data and how it's measured, and repayment just simply will work much better.

Those and other data we believe should be out there. They will be helpful for students, for parents, and, incidentally, there are goals for institutions to be shooting at. You shouldn't have too much data reported that has to be reported because, in effect, you had too many goals to work with.

We think that -- our proposal is, of course, quite involved. I had 120 presidents Monday at our national meeting, and we discussed these proposals at great length, including some administration officials were involved in this. And there was broad agreement that the current eligibility system, institution eligibility system simply really doesn't work, virtually nobody is disqualified out of these 7,000

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institutions annually. And that's because of the way the law is constructed.

It can be gained. It just is not functional, and we think it's important to have that institutional eligibility proposal structure changed so that you take some key data, such as employment, properly rated graduation rates, and the loan repayment and use those as measurements to look at institutions for purposes of their performance and eligibility.

We think it is important to hold institutions accountable. And I'm sure that, if any of us were in your position, we would think that, at \$150 billion of taxpayer money a year, we have to be accountable for it and it ought to be used well.

So we take those three measurements I just spoke of, graduation rate, employment, loan repayment, and apply them to institutional performance. But before we did that, we would take an important step, and I think this is a key step. We would have a student readiness index

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put in place. It's not fair or reasonable really to rate institutions on their performance without consideration of the nature of their student body. An open admission school, as opposed to a very selective school, will have very different outcomes.

Now, you should keep on pushing those outcomes up. You don't want to permanently have an underclass of performers. But, nevertheless, a student readiness index, which is no little easy thing to construct and we're beginning to get into the nuance of how you might construct that.

So we would apply that index, use that index; apply a criteria of performance such as I've mentioned here. And then, for those schools that simply are very bad performers, and there certainly are some very bad performers, we would say either they lose their eligibility or perhaps it may be politically more practical to say for the first year that they lose a certain portion of eligibility for incoming, for the

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incoming students. Only a certain number of those incoming students compared to past years can have student financial aid. It gets complicated, but you not only need to do this in a fair and practical way but you need to have it be something you can politically sustain.

Then we'd use that same criteria to institutions that are very high look at performers as to the Pell students of those schools. Ιf you've got а substantial percentage of Pell, we would say how does the school do on graduation, on loan repayment, so forth, employment? How does the school do on And if they do very well on their Pell students, we would provide the institution additional resources.

So I think I probably kept within my five-minute time. I hope I have because I know you have so many things to do. We think that three tier, if you wish, is another way to look at a rating system.

Ladies and gentlemen, it's good to

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1	be here today. Thank you so much.
2	DEPUTY UNDER SECRETARY STUDLEY:
3	Thank you very much. We really appreciate that
4	testimony, and thank you for kicking off the day.
5	The next presenter will be Tom
6	Allison from Young Invincibles.
7	Let me just do a quick check. It
8	feels like that might be far off in the corner.
9	Is that mike moveable? It looks like it's not
10	tied. I'm wondering if we can move it just over
11	here so that our presenters are not thank you.
12	Perfect, perfect. As long as it's not
13	interrupting the signer. Is that okay,
14	acceptable for you? Okay, good, thank you.
15	Thanks, Tom.
16	MR. ALLISON: Good morning,
17	everyone. My name is Tom Allison, and I'm the
18	policy and research manager of Young
19	Invincibles. We're a non-partisan, non-profit
20	organization working to expand economic
21	opportunities of young people. Thank you for

inviting us to comment on the Department of

Education's proposals to design and implement a performance-based grading system for colleges and universities.

With the cost of higher education skyrocketing over the past few decades, paying for that education has become an increasingly frustrating and confusing process. So we applaud the Department for looking to equip students with more information about what is often the second largest investment of their lifetime. We believe that, done well, such a system can increase the value that students get from a postsecondary education.

At the Department's previous forum in Los Angeles, my colleague, David Levitus, shared our concerns on the lack of longitudinal data collection, as well as the potential to disincentivize institutions that serve underprivileged students. Today, I would like to share some stories that students have shared with me about their specific experiences, stories which should inform this discussion

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about the Department's proposals.

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As part of a consortium of think tanks, advocacy groups, associations and offering proposals to make our higher education system more transparent and accountable and financial aid easier to navigate, Young Invincibles has been traveling the country talking to students about value, transparency, and simplicity in our higher education system. At the heart of these issues is this question: how will I know my investment in college will be worth the time and money I put into it? that's exactly the question that we asked.

Consistently, students ranked the ability to find a job and the ability to repay their debt as benchmarks of success in their college careers. Any system grading institution should keep these two simple priorities in mind.

Kalia, a freshman studying psychology at Miami Dade College, expressed anxiety over the value of her degree. She was

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tired of stereotypes that psychology majors ended up working in fast food restaurants. Surely, that reputation was misleading, she said, but she wished she had more accurate information on the employment outcomes of Miami Dade students studying psychology instead of conjecture and speculation.

John, a 26-year-old returning to school for a business degree, was concerned about how businesses valued his degree and the reputation of his institution. He had a pretty good sense of which schools were respected but hoped that employers would judge him on his skills and abilities.

Success and performance comes in a variety of shapes and sizes, however. I talked to Ebony, an African-American first-generation student at Portland Community College. Ebony was fulfilling her prerequisites, pursuing a career in nursing. She wished she had more information about PCC's graduates pursuing nursing degrees.

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But with all this discussion of metrics and performance and success, I was struck by something else Ebony told me. Her number one reason for pursuing education was to become a better citizen. By learning more about the world and developing critical thinking and problem-solving skills, she felt she could better represent and stand up for her friends, family, her neighbors, her fellow Oregonians, and Americans.

Answers like this defy the traditional post-graduation employment metrics. How do you measure citizenship and pride as an outcome? It's certainly not as easy as how much money someone makes but, arguably, just as valid of a goal.

I talked to Courtney, a student parent of a four-year-old daughter. She told me, "I do it all for my little girl." Courtney had been taking classes part-time at PCC for two years to take care of prerequisites before applying to a radiology program. She was very

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interested in the human body and helping people but was also acutely aware of the relatively high starting salary for radiologists. Although she felt confident in radiology's potential to provide a good income, she felt anxious about the competitiveness of the programs and whether the time and money and investment would be worth missing some of the important milestones and moments in her daughter's life.

Institutions that provide programs and services geared to help students with unique situations and needs, including considered should be in parents, discussions. But we currently do not track the performance rate of student parents, first-generation students, or other special groups.

I hope these stories will shed light on the outcomes that students value. Yes, students prioritize job placement and gainful employment as successful outcomes. That cannot be stressed enough. But I hope these stories

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1 shed light on the complexities and personal 2 nature of attending and paying for college. I appreciate your time and interest 3 4 and look forward to working with everyone in the 5 future. 6 DEPUTY UNDER SECRETARY STUDLEY: 7 Thank you very much. David Baime, Karla Leach, and then we'll be inviting Michael Poliakoff. 8 Good morning. 9 10 MR. BAIME: Good morning. Karla, are you here? Hello. One of my presidents, my 11 member presidents who probably should be going 12 13 before me, but I'll go anyway. 14 Good morning. My name is David 15 I'm senior vice president for the relations for the American 16 government Association of Community Colleges, and we 17 represent the nation's almost 1200 community 18 19 colleges and, more important, there are about 8.2 million credit students that enroll each 20 And I'm very pleased to be here this 2.1

morning to give some of the views of my member

presidents and our campuses on the initiatives that the President has put forward in terms of college rating systems and some other things.

And to pick on something that the Secretary started with this morning, I do think that the administration and all of us need to go with this exercise of developing a college rating system with a great deal of humility. As I've spoken with presidents about this, one of the things that has emerged from them is their awareness that what the federal government does in this area will very likely have a large impact on the future of higher education, as the Secretary mentioned.

And so we need to be very sure that we do the best job we possibly can, whatever set of metrics or rating system we end up with, that we're putting into place something that we feel confident about.

And having said that, I want to represent my members and communicate the fact that there is anxiety, that's probably the best

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word to describe the feelings that community college presidents have, about a proposed rating system. And it has to do with the nature and the orientation of community colleges.

Community colleges are locally oriented institutions. They're conceived and directed towards providing education and other services for people in their local communities. The model that many people, many people in this room have in their heads about the choices that are made before attending college and the decision-making process that students follow is not one that's followed by community college students. Very often, they simply apply to a local community college. They know someone who goes there, they've seen an advertisement maybe transportation, they've on public been recommended by one of their high school guidance counselors.

But to make just a simplistic sort of comparison or situation, a student who is considering attending Santa Monica Community

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College is probably not at the same time considering attending Bunker Hill Community College located in Boston, Massachusetts. And so, therefore, the whole issue of ratings, of comparing institutions to each other, however you sort them, needs to be done with that in mind.

And one other general point that we've heard from our member presidents is that providing information alone is not sufficient for students. You can have the best set of data metrics that are available, that are out there, information. perfect And we heard Secretary refer to the fact that we don't have the perfect higher education marketplace. Unless students are given the counseling, the hand-holding as it were, to use this data in a way that best meets their needs, abilities, their orientations, the best data in the world is going to be of little to no use.

And so as we all move forward in this process, I think we need to absolutely keep in mind that, once we've got these ratings

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developed or whatever is going to emerge from this process, the real work has only begun. The more important work, the work that will make a difference in students' lives is in spending the time with them that they need to develop the expertise and the confidence that they're choosing the particular program or institution that best suits them. And so this is something that we're going to be talking about in the upcoming re-authorization of the Higher Education Act and other settings.

A couple of things that I mentioned, particularly to the interest that we have as we look to develop a rating system, and my colleague here, Archie Cubarrubia, will certainly know this, and that is that the graduation rate, when applied to community colleges, it's so-called student right to know, as a system of calculating graduation is rates unrepresentative of community colleges. We have a formal completion rate of 22 percent. That is simply at odds with the number of

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students who actually get credentials or transfers. It's been reported to be 52 percent by the National Student Clearinghouse within six years. This is something that needs to be resolved once and for all before any rating system is put into place.

That is going to be contingent upon the creation of a national unit record data system. My association supports a national unit record data system, and we believe that it is time for the government to move forward. We understand the statutory obstacles to that, but we have what is, in many ways, despite what I said a moment ago, a national higher education system to the extent that there's an extraordinary amount of swirl, concurrent enrollment, moving between institutions, we need to have data that accommodates that.

A point that Dr. McPherson made a moment ago about the earnings of students or what happens to the students after they graduate, we endorse and commend the Department and this

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administration for moving forward to put earnings data on the College Scorecard. We understand that's going to happen sometime this fall.

We do advise you, though, further to try to set that into some context. It's our understanding that, currently, these earnings data are going to be limited to the borrower cohorts only, which is a very limited subset of our student population. So if you're going to make that data public, Ms. Deputy Under Secretary, please ensure that that's given some context about, again, the percentage of the student population that it represents.

Just a couple more things before I close. We're very intrigued by the proposal the administration put forward to try to incentivize institutions to graduate higher numbers of Pell Grant students. Community colleges enroll the highest percentages of low-income students in non-profit higher education; and, in fact, those percentages are growing as our higher education

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system, in some ways, becomes more bifurcated between have and have-not institutions. So giving institutions the resources and incentive to get more poor students to graduation we think is an idea with a lot of potential.

And then the last thing I do want to mention is that the federal government, despite the investment that the Secretary mentioned, the \$150 billion or so that the federal government invests, has partnership with а state governments and local governments in the case of community colleges. And the states and local government have not been holding up their share of the bargain over the last number of years and, as a result, the increasing tuitions that have been the inevitable result of those cuts have been placed on the backs of students and primarily through student debt.

And so we urge the administration, as you look forward to doing your Race to the Top for higher education, your billion dollar program, you look for ways to really hold states'

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1	and, to some extent, local governments' feet to
2	the fire so that they provide the support that
3	is implicit in the shared responsibility model
4	of higher education that we have in this country.
5	And with those comments, I'm pleased
6	to take any questions that you may have.
7	DEPUTY UNDER SECRETARY STUDLEY:
8	Thank you very much. We appreciate it, David.
9	Karla Leach, Michael Poliakoff, and then we're
10	going to take Michael Ferby from Montgomery
11	College and Lindsay Jones in that order. Thank
12	you.
13	MS. LEACH: Thank you very much.
14	I'm honored to be here. Karla Leach, president
15	of Western Wyoming Community College. We're a
16	community college serving 4,000 students,
17	29,000 square miles. Just to give a bit of a
18	picture, it's 100 miles or greater to the next
19	populated area in any direction you go. So
20	we're, needless to say, a rural community
21	college.

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am very interested in this

I

process, have been following it in the news and in the literature, the comments surrounding it. I have to admit that Western Wyoming Community College is a bit of an accountability measure junkie, to put it mildly. We're a public the Voluntary Framework college for for Accountability. We participate in the National Community College Benchmarking Project, the National Community College Cost and Productivity Project, and we will be joining the Workforce Training Benchmarking Project.

Over the years, as a matter of fact, perhaps even my dissertation from the late 80s, I've been watching college rankings, cost rankings. And using those rankings, one of the things that we noticed is that cheaper is not better, more expensive is not better. And so I think that my colleague, David Baime, did a great job. It's so important to wrap, to package these numbers in some information that helps to inform our students.

As I raise my own four children, I

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raise Consumer Reports kids. As I talk to the students at the college, it's the same thing: buyer beware, look at what you're doing, make some judgments based on the data that you can get, but also do your own investigation and triangulate that with the package that it comes in and what you know from those rankings. Don't believe a five star unless you know what that five star represents.

So I think we have an educated youth that are used to being good consumers and that we need to be good stewards of that, of that knowledge and passion to do more research and to really look at those things. I think we have to be incredibly careful about unintended consequences.

What you measure, if we do not set the goal appropriate, if the measure is not appropriate, we will get exactly what we're asking for. And with that, we will end up with disenfranchised populations. We've seen it in the past, and we

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want to be very careful that we do not take advantage or disadvantage of those students that so badly need to take advantage of our low-cost community colleges. And I am speaking mostly to that.

From the point of view of the community colleges, I ask for some other considerations. We fully believe in established and fully understand fully-defined measures, standard measures. At the same time, in our participation in many of these other projects, both with the design phase and moving forward, the data is not available at every college. And when we get a zero on our report card because we don't have the data, it hurts. And so it's very important that we do move forward with our longitudinal databases, our collection of data, and, most importantly, our understanding and definition of the standard measures so that we are collecting like data so that apples, indeed, are comparable to apples.

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Also, the resource challenges.

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Department will take that the seriously into consideration that our colleges and universities, many of them are very small, they're very small staffs, and that we want to participate fully and we want to make sure that we have the measures in place. But, often, that's on the back of one or two people. to the degree that the measures can be aligned with other measures that are currently being developed or being tested, I think that there's great efficiencies associated with that so that if it is, indeed, aligned with one of the other established benchmarking projects, at least on some measures, that would be great.

I think my colleague, Mr. Baime, was right on target. We're serving much more than what is recognized, and the comprehensive mission of community colleges is incredibly difficult to define and to measure. It can be done, but we need to do it better so we can communicate the success of our students throughout this nation.

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I do worry about community colleges trying to measure across all demographics and all communities. We/I see that often in trying to compare my life in Wyoming as compared to my life in Houston. They're two different worlds, two different demographics, two different socioeconomic environments, and I think it's important, once again, that we have the ability to aggregate sub-populations so that we can fully describe this beautiful quilt that we have in this country and to fully serve all of our students.

And I think it's also extremely important to understand in all of higher education that half of our students are 30, 40, and 50 years old. They're not coming straight out of high school. So whenever we do first time to college, we're talking about people that are quite different than perhaps sometimes the measures gather. So I think it's very important that we grab those non-traditional students and those needs of those individuals and also the

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1	absolute advancing skilled workforce needs of my
2	community and my employers, as well as everyone
3	else in this nation.
4	So I applaud you. I'm here to work,
5	except I should not say that in front of David
6	because he'll put me to work. And I thank you
7	very much for what you're doing.
8	DEPUTY UNDER SECRETARY STUDLEY:
9	Thank you very much. We appreciate all of these
10	comments. Michael Poliakoff.
11	MR. POLIAKOFF: Good morning. I'm
12	Michael Poliakoff, Vice President of Policy at
13	the American Council of Trustees and Alumni.
14	We're widely known by its initials, ACTA. Thank
15	you for the opportunity to participate in this
16	forum.
17	ACTA's mission is to share with our
18	network of over 15,000 college and university
19	trustees the urgency of high academic standards,
20	academic freedom, and accountability to
21	taxpayers and students. We share and

appreciate the Obama administration's vision in

demanding results, not rhetoric, from higher education.

In the supplement to the State of the Union address, President Obama properly envisioned alternatives to the system of college accreditation that has failed to deliver quality control. The administration is correct now to demand, in place of inputs, metrics that show whether students succeed or not.

The National Advisory Committee on Institutional Quality and Integrity report, submitted to the Department of Education in April 2012, contains an option that would go far toward answering the administration's call. Its bottom line is that informed and empowered consumers would become the major driving force of reform.

The metrics the public needs are as follows. First, graduation rates. Speaking of four-year institutions for the moment, not simply six-year rates. It's time to incentivize on-time completion in four years and

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encourage three-year degrees. ACTA recently compiled data nearly 1,100 on fully-accredited four-year colleges and universities. In 2011, 101 of these schools had six-year graduation rates of 30 percent or below. And if we move to four-year rates, we find that 446 of these schools are at 30 percent or below, of which 161 were at 15 percent or below. We should also track the percentage of students who finish with or without excess credit hours.

Second, we need evidence of value added in core collegiate skills. Completion without quality is meaningless. It does no good to encourage students, particularly economically-disadvantaged students, to enter institutions that cannot show evidence of student success, thus leaving students with debt, opportunity costs, and a diploma that is a ticket to nowhere. Here is the crucial missing ingredient so far in the metrics proposed: how well does an institution do in

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advancing students' abilities in writing, critical reasoning, problem solving, and other essential collegiate skills?

There are three nationally normed instruments that do this. Their costs are minimal and their designers well-respected, namely Educational Testing Service, ACT, and the Council on Aid to Education. These metrics provide a corrective against schools that might lower academic standards and inflate grades to achieve higher graduation rates. They also represent a credential that employers understand and trust. And related to this, metric three, results on licensure and professional examinations.

Fourth, default rates on student loans. The public should have loan burden information, too, beyond the Stafford Loans.

And fifth, job placement rates for career-oriented programs, and this should mean a level playing field that includes for-profits, community colleges, and, as relevant, four-year

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institutions. And finally, begin collecting 5, 10, 15, 20, and 30-year income for graduates in each major or program.

This is also a moment to close the measurement gap, adding badly-needed data on part-time students, and ensuring that we have a tighter, more accurate system than the current IPEDS. Finally, an easy suggestion that will result in radical improvement for students and families. A rating system, well-intended as it is, will be less effective than putting the best possible data in the hands of consumers and letting them make informed choices. Enhancing College Navigator with new and powerful metrics would give the public the tools it needs. could be a legal requirement that all colleges and universities have these performance metrics audited and certified, along with financial stability, with hefty penalties for willfulness reporting or fraud.

The Department of Education could require as a condition for receiving federal

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financial aid that colleges and universities display on application materials the links to these crucial metrics. The Department of Education would then be a catalyst of both consumer protection and reform by providing peer group comparison charts and baselines to make college selection better informed.

In this scenario, a free and informed market, more so than regulation, would be the powerful engine for improving higher education. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. We appreciate that.
Michael Ferby and then Lindsay Jones, Christine
Keller, and David Swinton. Mr. Ferby?

MR. FERBY: I'm Michael Ferby from the Office of Student Financial Aid at Montgomery College. I'm not actually here to make testimony. I'm here to basically gather the testimony, but I will make notes that we intend to respond to your email address with testimony in the future.

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DEPUTY UNDER SECRETARY STUDLEY:
Thank you. Thank you very much. We appreciate
you doing that. I hope we didn't misunderstand
your sign-up. Lindsay Jones?

MS. JONES: Good morning. I'm Lindsay Jones. I'm the Public Policy and Advocacy Director for the National Center for Learning Disabilities. We're a national non-profit. We represent parents and students with learning disabilities throughout And I want to thank you for the nation. opportunity to speak on behalf of the 15 million individuals with learning difficulties, disabilities, and attention issues across the United States.

We sincerely appreciate President Obama's commitment to a new college rating system and the administration's hard work on this. We think it will help students and families compare the value offered by colleges and encourage them to improve. And I'm here to just request that this valuable tool also

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provide a new level of transparency about the services and support colleges offer to students with learning difficulties, disabilities, and attention issues.

It's been 37 years since we passed IDEA, Individuals with Disabilities Education Act, and that means three full generations of students have graduated from our K-12 system, receiving all of its supports throughout their career. Today, students with learning disabilities are graduating from high school with regular diplomas at an increasingly higher rate each year. In 2011, over 67 percent of students with LD graduated with a regular This is terrific news. We work daily diploma. to promote policies and practices that will keep this trend on an upward glide.

However, too few of these students successfully transition to and complete college. According to another 2011 study conducted by IES, the Institute for Education Sciences, only 19 percent had attended a

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four-year university, as compared to 40 percent of their peers. And only 34 percent of them completed that college program.

Although every institution is already required to provide services for students with disabilities and accommodations under the Americans with Disabilities Act and Section 504 of the Rehabilitation Act, some schools do this much better than others. But often, trying to figure out who to contact, where to go, and what is offered is very frustrating for families.

We are contacted every day by parents and students who are seeking clarity. They call us and ask for pretty basic things: who to contact at the school; what services are offered; how many students with disabilities actually attend, graduate, and seek employment after college? And what is clear to us is that parents are finding this patchwork system very difficult to navigate, parents and students.

Therefore, we urge the Department to

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use this opportunity to just require colleges to
provide this information in one central place.
Simple, reliable, accessible information about
the types of support, who to contact, and what's
available for individuals with learning
difficulties, disabilities, and attention
issues. Specifically, we urge the Department
to require colleges to include in this system
some of the following information. At a
minimum: the number of students with
disabilities that are served by the institution
and their completion rate, in addition to
post-graduation employment information;
updated and current contact information for the
college's disabilities services coordinator or
office; whether the college offers
universally-designed campus facilities,
communication and instructional materials; a
listing about whether the university provides
centralized student support services, like
mentoring, counseling, tutoring, and other
things that students with disabilities greatly

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benefit from; and, finally, any costs or fees that are associated with any services, extra services.

Providing this clear, simple information in one central place will help all students and families make better-informed decisions and will certainly lead to increased enrollment and graduation from college. Thank you for your hard work, time, and attention. We look forward to working with you and making this a valuable resource for students and families.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. We appreciate your
perspective. Next, we'll hear from Christine
Keller and then David Swinton.

MS. KELLER: Good morning. Thank you for the opportunity to provide feedback on President Obama's college affordability and value plan. I'm the Associate Vice President for Academic Affairs at the Association of Public and Land Grant Universities. I'm also the Executive Director of the Voluntary System

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of Accountability, which I manage on behalf of APLU and AASCU, the American Association of State Colleges and Universities. I am also the Executive Director of the Student Achievement Measure Project, a project I manage on behalf of APLU, AASCU, and four other higher education associations: NICU, the National Association of Independent Colleges and Universities; AACC, the American Association of Community Colleges; and AAU, the Association of American Universities; and ACE.

My comments will focus on one aspect of the President's plan: the institutional rating system and a very important component of that rating system, student graduation rates. I offer both a critique and a potential solution.

As the Director of the VSA, I work with nearly 300 public universities, public universities that provide straightforward, comparable information to students and families through a common web report, the College Portrait. We actively support the underlying

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concepts of transparency, accountability, and measurable outcomes within the President's plan.

The experience with the VSA has reinforced our understanding of the importance of providing consumers with meaningful and accurate data to help them make decisions. On some occasions, the absolutely perfect, most precise metric simply doesn't exist, and we have to make do with an imperfect proxy. We are quite familiar with the adage, don't let the perfect be the enemy of the good. It becomes an issue of balance. When is an imperfect measure good enough? And when does the imperfect measure's flaws cause it to be misleading?

After working in the areas of accountability and measurement for the last five years, I believe there is near-consensus among university leaders, the data community, and even the policy world that the current federal graduation rate calculation is no longer good enough. It is, in fact, misleading to consumers

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as it shows an incomplete picture of student outcomes within higher education.

With nearly two-thirds of students attending multiple institutions, it is not enough to count only full-time students who start and finish at their first institution. Even more troubling, the federal graduation rate, if it is used within a new rating system, is not only misleading consumer information, it could potentially contribute to inaccurate judgments of institutional performance and even allocation of funding. It's no longer simply a matter of transparency, but accountability.

So what is an alternative measure of student attainment that would address these key flaws of the federal graduation rate? Consider the Student Achievement Measure, or SAM. Dr. McPherson mentioned it earlier this morning during his testimony. SAM offers a more realistic and comprehensive picture of student attainment because it captures more outcomes for more students. SAM includes transfer students

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1	and students who attend multiple institutions.
2	It includes two models: one for associate
3	certificate-seeking students and one for
4	bachelor-seeking students.
5	SAM is a voluntary cross-sector
6	effort, and all types of institutions can
7	participate by posting their SAM metrics on a
8	common website, studentachievementmeasure.org.
9	We opened the website for data entry just last
10	month with over 200 participants and expect
11	many, many more institutions to join.
12	I urge the Department and the
13	administration to consider including SAM as an
14	alternative metric option for institutions
15	within any rating system. SAM would be both
16	more accurate for institutions and more
17	meaningful for consumers. Thank you.
18	DEPUTY UNDER SECRETARY STUDLEY:
19	Thank you very much. We appreciate that.
20	David Swinton and then Fausto Capobianco. Good
21	morning. Thank you.

DR. SWINTON: Good morning. My

name is David Swinton. I'm president of Benedict College, a small HBCU, in Columbia, South Carolina. And I'm also currently the chairman of the UNCF College Presidents. I do appreciate the opportunity to share a few comments. This is a big package; I don't know what I can get in the matter of five minutes, but I'll do my best.

There's а statement in the President's fact sheet, and the affordable education line says that higher education is the most important investment that students can make in their own futures. We agree. In fact, we would go even further and add that it is the most important investment that our society can make to ensure America's future. And, in fact, American students and their families have been making this investment over the past three decades with the proportion of the population enrolling and obtaining some college more than doubling during this period of time.

This doubling of the enrollment and

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graduations and participation in college has very important implications for the cost to society. You can't double the folks who participate without expecting the capital costs to also increase substantially.

And also, the cost of education has increased because of the great increase in investment that colleges and universities have to make because of our increasing technological revolution, increased expectations for higher-quality living environments, increased regulatory requirements, and greater human capital investment required to maintain a high-quality and competitive faculty and staff.

So these colleges, our colleges, have responded to the societal demand and request that we increase the numbers of folks graduating from college. The affordability crisis exists, in my opinion, because of two primary reasons, neither which had much to do with the college rating system.

First, family household income,

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especially for the lower 60 percent of the population, has essentially stagnated for the last three decades. We have had no increases in family income. And while costs are going up, it's obviously harder for families to afford those costs. That's a major problem that the administration should be concerned about. Why is our income, as a society, stagnating? That's what's creating this crisis.

And, second, federal and state support for higher education has not kept pace with the increase in costs. The government has promoted this broadened and increased access to an international competitive higher education, but it has not expanded the proportion of GDP spent on education at the same rate. Therefore, increased cost has passed the students and their families in the form of tuition increases and, given the stagnation of family income, this has precipitated the affordability crisis.

Moreover, the resources provided by the federal government to students and their

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families have mainly been provided in the form of loans. Low- and moderate-income families that have been increasingly encouraged to enroll in college do not have enough personal resources to cover the cost of college. Therefore, the only way they have been able to attend is to borrow money.

The increase in indebtedness and the levels of the default rate and the graduation rate are also directly related to societal goals to encourage increased broader and more diverse college enrollment, coupled with its failure to provide sufficient non-debt funding to accommodate these goals. Increasing the proportion of low income and disadvantaged students enrolled in and graduating from college, of necessity, leads to more dropouts and defaults. This is especially true when resources are inadequate.

The heart of the President's plan to make college more affordable is his plan to quote, measure college performance through a new

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rating system so that students and families have the information to select schools that provide the best value. While this may sound simple, this is a very complex undertaking fraught with many dangers of leading to a myriad of unintended consequences because our educational sector in the United States of America is very complex, and it's doubtful that any simple rating system can provide this guidance simply.

There were 4,409 degrees granted in postsecondary institutions in 2009-2010. these institutions are different, resources, missions, educational different programs, student bodies, compositions, locations, environments, histories, There are more than 18,576,000 cultures. enrolled students in public and private non-profit colleges in 2009 and another 1.8 million enrolled in for-profit institutions. students are very diverse in individual peculiarities that dictate college which is the best value for them.

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Currently, parents and students are already deciding their college choices with a great deal of information provided by the college and many, many other services. It is not clear at all that the mere addition of another rating system will provide any improvement in the college selection process or make college more affordable.

are very concerned that the federal government not be able to, may not be able sufficiently develop to sufficiently-nuanced rating system that can capture all of the subtleties of the individual circumstances of each student and institutions to determine which students -- institutions can best serve the student. We are especially the concerned because ofdemonstrated over-reliance of the current government scorecard on simplistic notions, such as raw graduation and tuition rates and average financial aid practice. Research has shown that while graduation rates have multiple

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selectivity of the institution, along with the value added by the institution. For the disadvantaged student characteristics and other institution factors, the institutions, like UNCF institutions, that specialize in serving the disadvantaged have been shown to have better performance in graduating disadvantaged students than do the highly-selective affluent institutions.

The notion that aid should be awarded on the basis of outputs, rather than inputs, may sound good. However, as I already stated, schools that are educating the truly disadvantaged will, out of necessity, have lower output than others. And an improperly designed rating system could penalize these schools for serving the societal goal of increasing the number and diversity of students enrolled and graduating from college.

Given the low likelihood that the evaluating system can truly take account of the myriad of factors and outcomes, it seems risky,

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inefficient, and unfair to allocate aid on the basis of the proposed rating system. Besides, given the large number of colleges of all size and missions, it would seem that the market ought to work relatively efficiently to guide students and parents to their optimal choices.

Encouraging students to base their enrollment decisions on average grants and discounts is misguided, since most institutions tailor specific packages for the circumstances of each student. What each student gets in the way of grants and scholarships depends on the characteristics of the student, their family's access to resources, and their demonstrated need and merit.

Other student outcomes, such as post-graduation earnings, advanced degrees, et cetera, all depend very much the characteristic complements and attributes of individual students. So looking at these averages really mean little to nothing to an individual student particular whose own

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characteristics is what will determine how well they will fare at any school.

Our feeling is that an improperly-designed rating system will mislead students in selecting institutions that will not maximize their chances for success. We also believe that using an ill-designed rating system to allocate Title IV funds could have even more disastrous impacts students and their on families, as well as the higher-education system.

We believe that the plan's intent to make it easier for borrowers to repay their debt is commendable. Capping the repay and making it conditional on the borrowers' earnings could be a useful innovation, and this could reduce default rates. We also, however, feel that providing enough aid to enable students to remain in school until they complete their degree is equally, if not more, important to the objective of reducing default rates and increasing graduation rates and encourage the

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administration to explore options to accomplish this.

It is also interesting that the plan does not seem to be aware of some of the current policies. Department's own For example, they suggested these potential new policies, Department rules already require a college to return unearned financial aid when a student withdraws before the semester ends, even if the withdrawal is not officially reported to financial the school. Department aid student regulations already require aid satisfactory academic recipients to make progress, which already includes earning a certain proportion of their credit attempted and earning a satisfactory grade point average.

Finally, we support and encourage all efforts to innovate, to increase the effectiveness and lower the cost of higher education. I only have two caveats. First, innovation will require investment and research

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and evaluation and will most likely require significant investments in technology and human resources by the individual institutions. And unless this is subsidized, this could, in itself, increase tuition costs, at least in the short term.

Second, a college education provides much more than the acquisition of technical knowledge. College provides a safe environment for our youth to transition to adulthood, learn social skills, and develop their values and self-concept, and learn to be productive and involved citizens. Over-emphasis of costs and affordability can distort the true value of a college experience.

In conclusion, we are all in favor of improving higher education, but we caution against rushing to implementation of such a major change as letting the federal government, instead of our educators, establish history-improvised college rating system. believe goal that the date, the of

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1	implementation, in fall of 2015 is completely
2	unrealistic and it's too quick and does not allow
3	for appropriate due deliberation. Thank you
4	for your attention.
5	DEPUTY UNDER SECRETARY STUDLEY:
6	Thank you very much. Let me just remind you that
7	we invite everyone who has prepared testimony to
8	submit it for the record to
9	collegefeedback@ed.gov.
10	At this point, I'll ask Professor
11	Capobianco to come forward. We will then take
12	a break of about 15 minutes, and we will pick up
13	at that point with Jee Hang Lee, Carryl Baldwin,
14	and Marjorie Brackbill. Thank you very much,
15	Professor.
16	MR. CAPOBIANCO: Thank you. Good
17	morning. My name is Fausto Capobianco, and I'm
18	from Southern California where I think it's
19	about 72 degrees this morning and I wish I were
20	there, back there.
21	I'm sure everybody who's worked in
22	Washington, who's worked for the Education

Department and those who haven't, has heard the old cliché about education. It's like the weather. You talk about it. You always talk about it, but little is done about it.

Well, I'm really not here to talk about the weather. I'm here to talk about some studies that I've done and other studies that I've read and that I pursue. I'm a job placement consultant, and Ι teach organizational leadership at several universities out Southern California. And I consciously look at my students that come through and talk to the people that I work with to find out just exactly what the level is of the students they're getting from colleges and putting them in placement at their various industries are. So this is a continuing watch for me, looking at rankings, watching rankings, and just exactly what they do.

The study that I've done, and a lot of other studies, show that students primarily choose colleges on the basis of their proximity

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to their home. And the ranking systems pretty much provide primarily bragging rights for alumni and promotional opportunities for colleges and universities.

But what I've seen that they lack is the appropriate tools for college-bound high school students to match their skill sets with the colleges they wish to attend. I'm hoping that the federal ranking system that's being planned now can do this whole graduating rates and the quality of America's human capital rise in number and quality. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. Let me remind you that if
anyone is interested in testifying, we will have
time after the break during the morning. So I
invite you to just let the folks at the back table
know of your interest, and we will be able to slot
you in.

At this point, let's take a break until 10:45. The clock behind us, as you have figured out, has not caught up with standard

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1	time. But we'll see you back here in 15 minutes.
2	Thank you.
3	(Whereupon, the foregoing matter
4	went off the record at 10:31 a.m. and then went
5	back on the record 10:55 a.m.)
6	DEPUTY UNDER SECRETARY STUDLEY:
7	Okay. We will pick back up with Jee Hang Lee.
8	Following him, Carryl Baldwin, Marjorie
9	Brackbill, and then Kim Cook.
10	MR. LEE: Good morning, Deputy
11	Under Secretary Studley and the staff of the U.S.
12	Department of Education. My name is Jee Hang
13	Lee. I am the Vice President for Public Policy
14	and External Relations at the Association of
15	Community College Trustees. ACCT represents
16	the trustees of our nation's community colleges
17	which, together, enroll over 40 percent of all
18	students in higher education each year.
19	We appreciate this opportunity to
20	provide feedback on the President's proposal to
21	make college more affordable for American
22	families and develop a rating system.

Community colleges are quite proud of our open access mission and the high-quality pathway to opportunity that we provide to our students.

Through a combination of low tuition, fees, and state support and federal investments in financial aid, community colleges have remained affordable to almost anyone seeking to further their educational pursuits with average public tuition and fees for full-time students this year at just \$3,264.

Given growing concerns over student indebtedness, having affordable pathways to degrees, certificates, and credentials at all institutions is critical. While we appreciate the consideration of multiple variables for potential ratings, including access, accountability, affordability, and outcomes, we strongly oppose using these ratings to rank our institutions.

Additionally, the vast majority of our students do not have the luxury of selecting the location of an institution to attend, much

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less out-of-state, but instead are searching for affordable, high-quality programs near their home and work.

On measures of access, community colleges believe that our open-door institutions compare very favorably number of low-income students including Pell Grant recipients. Yet, Pell recipients or receipts is not the only measure of low-income diversity. Low-income community college students often don't fill out the FAFSA at all and frequently report that they had no idea federal financial aid existed, believe that they cannot qualify for aid, or found the application process too complex.

At the same time, Congress and the administration have restricted eligibility for Pell for non-traditional students and Dreamers remain ineligible for federal financial aid or, specifically, Pell. Any access-related metrics should recognize the number of Pell grantees at community colleges will generally be

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lower than the total number of low-income students we serve.

of affordability, On measures community colleges believe strongly providing an affordable path to higher education with minimal debt or no debt at all. Less than 17 percent of our students, public two-year students, borrow: the lowest of any sector. these borrowers have the lowest average debt burdens. This can be traced directly to our low tuition and fee structure. However, community colleges remain concerned about the effect of state and local funding cuts, which escalated tuition and fees have at our institutions by 29 percent in the last five But this is largely out of years. institutional control.

Due to the small percentage of our students who ultimately borrow, we suggest evaluating student debt based on median loan debt of completers. Ultimately, prospective students should be given clear information about

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the institutional borrowing rate so they might evaluate the likelihood they will need a loan at all.

In regards to net price, there are significant currently issues with the representation of the data to students, especially at community colleges. Institutions in the same regions that should have very similar net prices are apparently different under the score card and need further review. We also ask that the net price data for dependent and independent students be elicited separately, given their different circumstances around the price information.

On measures of outcomes, community colleges support the mission of helping more students succeed in their pathways. We applaud the suggestion of using combined graduation and transfer rates as a measure of student success, given the large numbers of our students who enroll with intent to transfer to other institutions and complete their degree and

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certificates. We also strongly support the creation of a student unit record system.

The President has also proposed to evaluate graduates' earnings or income. This is an area that is essential to do right. Earnings information must be obtained from a broad spectrum of completers, not just Title IV borrowers, as was recently proposed for the College Scorecard. Many community colleges have borrowing rates as low as one percent or do not participate in a direct loan program at all.

Earnings information based on borrowers alone would not be reflective of our completers, and, in many instances, they would have in earnings ratio of zero at some of our institutions and, in many ways, would represent very skewed data.

While we look to develop better earnings data sources, potential consumers should be notified about the integrity of the earnings information if the percentage of the completers is less than 50 percent. Other

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potential outcome metrics that we would also suggest the Department to take a look at is progression from remedial to college-level courses and the attainment of 15 or 30 credit level courses, or credits, excuse me.

Some other proposals that we would like to comment on is that, while these forums are currently focused on the ratings proposal, there are companion ideas within the President's affordability plan that we strongly support and we believe will play an important role in advancing student success. This includes a Pell bonus to institutions that would serve or graduate high percentages of low-income students. We also strongly support consolidation of income-based repayment programs and additional outreach to borrowers who have become delinquent on their loans, which will help reduce the number of student defaults.

ACCT and community colleges nationwide look forward to working with the

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Department to inform this effort. And thank you for the opportunity to provide feedback and to develop a system that promotes access to quality consumer information and promotes greater affordability and value to students. DEPUTY UNDER SECRETARY STUDLEY: Thank you very much. We appreciate your testimony. And now we'll hear from Carryl Baldwin, Professor Baldwin I believe. We will skip and come back. Next is Marjorie Brackbill, Harrisburg Area Community College. MS. BRACKBILL: Good morning, 13 ladies and gentlemen. Thank you for the

opportunity to speak in front of you today. name is Marjorie Brackbill. I stand before you as a daughter, wife, mother, and grandmother, and a student, a student with disabilities.

While my disability is not the foremost image of who I am, it is a challenge I must face every day in my education, as do so many others: a high school graduate with cancer; an individual blinded by a job-related accident;

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and those suffering the harsh reality of war, our veterans.

My husband, daughter, and I are all currently enrolled students at Harrisburg Area Community College in Harrisburg, Pennsylvania. Our college was recently included in the VetSuccess on Campus program. Here is an idea which I personally see working everyday as men and women transition from service to college. As a volunteer, I am engaged with these individuals who not only need to know what a college can provide for them in a classroom, but also what support and quality professors they need to partner with them in their success.

As individuals with disabilities, we are students who, through genetics, disease, accident, or other variables, have been placed into a position of needing assistance to obtain educational goals. President our Obama outlined three areas of focus: access, affordability, and outcomes. I am here today requesting you extend these criteria to include

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accessibility.

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Accessibility in learning is paramount to individuals with disabilities. Adaptive and assistive technology are essential tools for the success of these students. Colleges and universities who engage in an open and supportive program of accessibility for all individuals enjoy a greater diversity.

know the policies, procedures, and strength of an institution's disability services. How an institution supports and provides for students with disabilities should either be a measurement included in the rating system or, at a minimum, information which is required to be included on all college and university websites in an easy, accessible format.

Recently, the California University
Berkeley Campus entered into a settlement with
the disabilities right advocates. This
settlement sets forth the responsibilities of
the college and the students in obtaining

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accessible materials for students with disabilities. By clearly stating what support the campus has available to students, it provides essential information for a student and their family regarding the level of support which they can expect to receive. As a student, wife, mother, and volunteer for individuals with disabilities, I assure you an institution's ability to provide assistance to my family, those students, and those families which I volunteer and assist is a significant metric of value.

As I prepare to continue my undergraduate and postgraduate education in technology, I will be asking the students how a college or a university supports them. I have spent more time speaking with current students than college recruiters or administrators while making this decision.

How do you ensure these metrics will be of benefits to students? Engage them in establishing this system. Who better knows how

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an individual chooses a particular college or a university than those who have just made this important decision? Bring these conversations from the lawmakers' chambers, boardrooms, and college administration buildings to the students in the classroom. Engage them where they are. There are professors who are willing to do this.

Bring these discussions to those who need it most and can help benefit individuals, such as my granddaughter, who will be of age at the time this process is implemented. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. Our next witness will be
Kim Cook, and following that we have Jennifer
Engle and John Ebersole.

MS. COOK: Good morning and thank you for this opportunity to comment on developing a college rating system that provides useful data for students to compare and select colleges. My organization, the National

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College Access Network, and its over 400 members and affiliates, work in communities across the country to help students to and through college. Our students are mostly low-income and often the first in their families to attend college.

We're particularly pleased to be here at George Mason University, with its diverse student population and graduation rates that far exceed the expectations that many would have for such a population. This is exactly the kind of match that we encourage for our students and that could be well-supported by a rating system to get them the information to make that decision.

We support the creation of a college rating system. And given our focus on students, NCAN's first priority is a rating system to give student consumer-level information to help guide their choices about college going. While we believe it's important to later explore how a more fully developed system could tie institutional performance to federal student

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aid and perhaps direct new resources to many currently under-resourced institutions, my comments today will focus on that first priority of useful data for students.

In short, college choice matters. Institutions have wide-ranging outcomes for the same profile of student, as evidenced in the Education Trust College Results Online tool. That is, colleges with similar resources, enrollments, academic achievement, and/or racial composition could have very different outcomes in graduation rates for their students, sometimes ranging by as much as 20 percentage points.

A rating system, not a ranking system, would allow students to compare peer institutions on multiple factors, similar to an analogy, I believe, we've already heard this morning about Consumer Reports. So multiple factors to help students make the decision that's right for them.

A rating system could also highlight

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affordability issues by using financial aid metrics, particularly around institutional aid commitments to need-based aid. And that information is available currently in the NPSAS database.

Today's students are in need of the right information to help them make decisions to attend school that best matches their academic qualifications and provides the best supports to the ultimate outcome of completion and graduation. Students who fail to do so are less likely to graduate.

Several federal initiatives including the College Scorecard, the Financial Aid Shopping Sheet, and net price calculators, attempted to start to provide have standardized clear information to students to help them compare institutions. They're a promising first step that also brings to light the important information that students need but reported, including yet data employment and earnings, or outcomes

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students who receive Pell Grants.

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Currently, the most beneficial information to this important conversation is not reported. Students are not able to answer the simple question, how likely is a student like me to succeed at this college? Most metrics are not disaggregated by race or income or simply reported at the institutional level, not the student level. Students do not know, example, the graduation rate of Pell Grant recipients, part-time students, or veterans. Likewise, they don't know the ultimate outcomes for students that transfer to another institution or have standard information on job placement and earnings.

Our practitioners tell us that they are most in need of data around retention rates, time to degree completion, and student loan default rates, going to the ultimate question that students have, of will I get a good job?

The biggest challenge to a college rating system is that our primary database, the

Integrated Postsecondary Education Data System, IPEDS, that provides most of the information that we do know tracks only first-time full-time students that account for about half of today's college enrollment. We need to broaden that data set to more accurately reflect today's student that is more likely part-time, delaying entry, and/or attending multiple academic institutions throughout his or her academic career.

We understand this could require significant changes from institutions. We encourage the Department to use this as an opportunity to evaluate the current regulatory burden and to streamline data collection and regulations to those that are most relevant to students. Where the end product may include new or different metrics, we think it is possible that there will be fewer than the current list. Options such as collecting student-level data, rather than institutional-level data, would remove the institutional burden to disaggregate

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the data themselves.

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Overall, as was mentioned already, we urge you to not let the perfect be the enemy of the good. We should liberate all data that is currently available for the good of informing students about their college-going. If we have information ready to help first-time full-time students to make educated choices, we should move forward quickly.

On a parallel track, we should commit to a full exploration of complete data that would give the full picture to those who are not first-time full-time students and to explore to continuing this broad conversation about affordability and metrics.

We appreciate the opportunity to comment today. And as you continue to develop this rating system, we strongly encourage you to reach out to students and access practitioners for their comments and their participation in any early focus groups or pilots. Of course, NCAN would be happy to provide these venues.

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Thank you again for having this important conversation about college affordability and its ultimate beneficiaries: our students. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. We appreciate that very useful perspective. Jennifer Engle, John Ebersole, and then Sarah Dufendach.

MS. ENGLE: Good morning. I want to start by thanking the White House and the Department for the opportunity to provide feedback on the development of a college rating system. Thank you.

The Institute for Higher Education Policy has a 20-year history of promoting access, affordability, and success in higher education, particularly for under-served students. IHEP applauds the proposal to create a rating system that would, first and foremost, help students choose colleges that offer them the best chances for success at a reasonable cost.

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The student and public investment in higher education is so large, though, that we cannot afford the soft accountability of consumer information alone. We need real stakes to improve or sanction, as needed, institutions that are not serving students well, which is why IHEP also supports eventually tying

college performance to Title IV aid.

With that said, the design of a system will differ depending on its purpose, consumer information or institutional accountability. While most of the metrics will actually remain the same, they should be applied differently in different contexts.

IHEP offers the following five recommendations: critical information completion, cost, and access is key; contextualized information without undue complexity; calibrate the use of information to the consequences; communicate information in ways that catalyze action; and collect better data but don't delay providing information now.

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	There's strong consensus emerging
2	in the field that a rating system should include
3	indicators on at least completion cost and
4	access so that consumers and policymakers can
5	answer the following questions: which
6	institutions are helping students earn degrees
7	and which students are earning degrees, in
8	particular Pell Grant recipients? Which
9	institutions are pricing students out of
10	college? And given the extent to which students
11	must borrow, can they manage to repay in relation
12	to their post-college incomes? And which
13	institutions are lulling Pell Grant recipients
14	and, more importantly, helping them succeed?
15	We discuss our recommendations for
16	specific metrics, including the need of data
17	improvements in our written comments.
18	Contextualize information without
19	undue complexity. Students need unvarnished
20	information about college costs and completion,
21	and there's no justification for adjusting those

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measures in a consumer context.

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The College

Scorecard has that right.

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Students do need to more easily make comparisons between colleges that they're interested in, and they need to receive recommendations for better performing institutions, like the ones they're interested in, which the Scorecard currently does not do. Student feedback might also be integrated into the system through user comments.

Making comparisons only similar institutions or adjusting for student characteristics might warrant consideration in an accountability context. But we do suggest a caution for two reasons. First, many people incorrectly interpret adjusted outcomes as a ceiling, thereby lowering expectations for students and institutions. Second, expected or adjusted outcomes are calculated based on the current range of institutional performance. With fewer than half of students earning degrees on time, we should take care not to reinforce the status quo in the rating system. With that

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said, it is important to equally weigh all of the measures to prevent institutions from meeting benchmarks on cost or completion simply by rationing access.

Calibrate the information used to the consequences. As I mentioned, for consumer purposes, we recommend providing unadjusted information, allowing students to compare an institution's outcomes to all institutions, as well as to compare specific institutions. For basic Title IV eligibility, we recommend minimum cutoffs, also with no adjustment. There are certain levels of performance that just should not be acceptable.

For graduated Title IV eligibility, we recommend zones of performance tied to other penalties, like risk sharing, or to incentives. And for award and competitive funds, such as Race to the Top or Pell bonus funds, we recommend rewarding improvement on the metrics or awarding institutions points for the number of Pell Grant recipients enrolled, retained, and graduated,

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like we see in state performance-based funding models.

Regardless of the purpose, we do strongly caution against the use of indices or rankings since these create a black box. It makes it more difficult for students and institutions to adjust their actions accordingly, which is actually the intention of the system.

Communicate information to catalyze This effort needs to be about more than action. just providing more information but actually improve the use of such information by students institutions. and This means proactive outreach to students, such as through TRIO and Data doesn't counsel GEAR UP programs. students about college. People do.

Institutions also need better support under this system. They need more tools, more training, and more capacity if they're actually going to be able to use and act on these metrics to improve for students.

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1	Finally, collect better data but
2	don't delay information now. The currently
3	available data are good enough to at least
4	identify the worst of the worst institutions,
5	and needed improvements to existing data need
6	not be onerous, which we also describe further
7	in our written comments.
8	Thank you so much for the
9	opportunity to share our suggestions on the
10	college rating system, and we look forward to
11	working with you further on these efforts.
12	Thanks.
13	DEPUTY UNDER SECRETARY STUDLEY:
14	Thank you very much. Let me just remind people
15	that we welcome you to submit the full text of
16	your remarks to collegefeedback@ed.gov. Our
17	next presenter is John Ebersole.
18	MR. EBERSOLE: Good morning. I am
19	Dr. John Ebersole, President of Excelsion
20	College in Albany, New York. My college was
21	created in 1971 by the region for the state of

New York, and it currently serves some 37,000

students, most of which are first-generation students. I'd like to open my remarks by extending thanks to the Department and this panel for the opportunity to share these thoughts.

As we've been hearing, reducing the cost of degree attainment has become a national goal. President Obama, the Department of Education, and Congress have all raised this as an area of concern. They see the threat that this poses to our economy and to our global competitiveness.

At Excelsior, we have had more than 40 years of experience in the development of academically valid methods for the containment of student costs. As a result, IPEDS data shows Excelsior is one of the least expensive accredited degree completion providers in the nation.

In 2012, we received, on average, \$1,449.25 per student and, by the way, this was down \$200 from the previous year. Only ten

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percent of our graduates leave with any student debt and, of those that do, the average amount is less than \$10,000.

The key to this success rests on our ability to evaluate and apply various forms of credit against the requirements of a New York State reviewed and approved degree. credit may come in transfer from another academic institution, a recommendation for evaluated learning from the American Council on Education, the National College Credit Recommendation Service, or the Council on Adult and Experiential Learning, all credible, well-established, highly-regarded independent bodies.

Credit toward degree requirements may also be obtained from the psychometrically prepared and field tested examinations of the College Board Educational Testing Service or the oldest provider of such service, Excelsior College, where we currently have an inventory of over 60 titles at both the upper and lower

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division levels and have offered low-cost assessment-based degrees for nearly four decades.

In 2012, we accepted 600,000 credits in transfer from such sources as mentioned above. In each case, these credits were evaluated for appropriateness to their degree being sought and to the currency of the content in fast-changing fields such as technology and engineering, which, by the way, are ABET accredited at Excelsior.

Had students been required to earn these credits at our per-credit tuition of \$390, the cost would have been \$262 million. The fact that this wasn't necessary saved significant student, employer, and taxpayer dollars and accelerated time to degree completion. Excelsior's acceptance these validated of credits meant that their students, their families or benefactors, including federal and state scholarship programs, did not have to pay for them a second time.

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To date, more than 150,000 graduates have benefitted from this proven approach to degree completion, as had those graduating from Empire State, Charter Oak, Granite State, University of Maryland University College, Thomas Edison, WGU, and others.

While Excelsior and the other institutions mentioned here are primarily adult serving, the same methods are thought equally applicable to traditional age students. Why shouldn't a high school junior or senior be allowed to complete their general education requirements for a degree by a dual enrollment at a local college, online, or through credit by examination options, such as the College Board's AP program or Excelsior's UXL program?

These exams, by the way, have been mapped to free open educational resource materials and are administered for less than \$100 each. In such a way, it is possible to reduce the time and cost of attainment by as much as one academic year.

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Finally, it is to be noted that failure to accept credit and transfer is the single greatest barrier for community college students seeking to enter what was once known as a four-year institution. Even within systems, such as that of the State of New York, where community colleges and bachelors-awarding SUNY/CUNY campuses have common administration, it is frequently the case that students do not receive full credit for prior academic work and are asked to take additional courses. In turn, this creates student frustration and, in extreme cases, causes them to drop out.

Such a result is in sharp contrast to that found in the 2010 research conducted by the National Center for Higher Education Management Systems, NCHEMS. Here, it was found that adult students who received credit for prior learning were two and one-half times more likely to complete a degree than those who did not receive such credit.

Despite the fact that the acceptance

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of transfer and prior learning credit has been shown to reduce the cost of completion for hundreds of thousands of students over several decades, the practices described here are still questioned and resisted by many traditional institutions. For instance, the majority of America's accredited colleges and universities still do not even consider the acceptance of American Council on Education credit recommendations, and that's after 50 years of validation.

While no institution's faculty wants to be required to accept learning outcomes produced elsewhere, it is recommended that, as the Department considers a college rating system, they define ways to reward or give credit to those institutions who would recognize that learning does occur outside of their walls and which accept appropriately validated proof of such learning toward degree requirements. By so doing, it is expected that we can reduce cost, speed time to credential, and provide an

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1	important incentive for completion. Thank you.
2	DEPUTY UNDER SECRETARY STUDLEY:
3	Thank you very much. We appreciate that
4	testimony, as well. Sarah Dufendach. Am I
5	pronouncing that correctly? I apologize.
6	Okay. You were nice and sent it to me earlier.
7	Dufendach?
8	MS. DUFENDACH: Dufendach. Good
9	morning. My name is Sarah Dufendach, and I'm
10	the Vice President for Federal Relations at the
11	University of Maryland University College. I
12	want to thank you for the opportunity to share
13	some thoughts today on the development of a
14	college rating system.
15	I'm testifying today on behalf of
16	not only UMUC but also Thomas Edison State
17	College in New Jersey and SUNY Empire State
18	College in New York. All three are public
19	primarily online schools serving
20	non-traditional students.
21	UMUC is the largest public online
22	school in the country. And for decades, all

an annual collective enrollment of nearly 140,000 students. All three schools share the very real concern that any new rating system developed by the Department must accurately reflect the success and value of an education at schools like ours.

Frankly, the measurement system used today is wholly inadequate. UMUC, Thomas Edison, and Empire State all strongly recommend significant improvement to the integrated postsecondary education data system, everybody knows it's called IPEDS. IPEDS is currently reporting on a student body that barely exists at any of our institutions, and it can't begin to accurately report on the student body that does exist at our institutions.

Because the IPEDS only track students going to college for the first time, who go full-time, enter in the fall of the year and graduate from the same institution where they started, it cannot track non-traditional

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now outnumber traditional students, the IPEDS can tell us next to nothing about the vast majority of students in higher education today.

In fact, at schools like ours, the data IPEDS produces is highly inaccurate and misleading. For example, of the 23,000 state-side students attending UMUC in the fall of 2006, 187 of them fit the first-time full-time IPEDS definition. Based on those 187 students out of 23,000, IPEDS shows that UMUC has a graduation rate of four percent. That is wildly inaccurate and really aggravating. And while the numbers may vary, the same distortion occurs at Empire State and Thomas Edison, as well.

Our three schools recommend that, to better reflect our students' success rates, the IPEDS should make the following changes. Number one, cohorts should be measured on a calendar year to include various start dates across multiple months. UMUC, for example, has eight start dates per calendar year, whereas

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most traditional schools have two, maybe three. We have found that professional adult students need more options for when to begin to their studies than those offered by traditional schedules.

Number two, track all students transferring into our schools with at least 12 accepted credits. Number three, track cohorts at 200 percent of normal time, so it would be eight-year graduation rates for bachelor's degrees and four years for associate degrees to reflect the part-time nature of our students and those who must stop out at some time during their higher education experience.

Also, IPEDS does not collect any data for military or veteran students. A technical review panel put together by the National Center for Education Statistics determined that collecting that data was not feasible at this time. This poses a problem for all schools educating veterans, but it's a particular problem for UMUC as half of our

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student body, about 55,000 students, are active duty military or veterans.

To determine the success of the Military Tuition Assistance program for active duty service members in the post 9/11 GI Bill for veterans, some way to track, some way to track military and veteran students must be devised and implemented. Much of that work has already UMUC, Thomas Edison, and Empire been done. State fully endorse the comprehensive recommendations of the education working group convened by the Servicemembers Opportunity Colleges published in July of 2012.

Our three schools also caution that, in creating and publishing a national rating of all postsecondary schools, that great care be given that schools serving at-risk students not be disincentivized to do so in order to protect their ratings.

In conclusion, if students and their families are to have access to accurate, complete, and timely information about the

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institutions they attend or plan to attend,
IPEDS must be reworked from the ground up.
Accurate data must be collected from military
and veteran students, and schools must be
compared to like institutions.

UMUC, Thomas Edison State College, and SUNY Empire State all look forward to working with the Department to develop data systems and metrics that reflect the success and value of the wide diversity of universities and colleges in the country today, particularly those who are working to serve adults and other non-traditional students who now make up the majority of the higher education system. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you so much. At this point, we have only
one person from this morning who was not here at
the scheduled time. Is Carryl Baldwin here and
interested in presenting? Okay. We'll check
again this afternoon.

With that, is there anyone who was

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scheduled to speak in the afternoon who would prefer to speak now? I just see one. You are? Okay. Thank you. Why don't you go ahead? And after that, I'll ask that question one more time, and then we'll break and reconvene at 1:00. Thank you, Mr. King. I appreciate it.

MR. KING: Great. My name is William King. I'm at the Edward Via College of Osteopathic Medicine in Blacksburg, Virginia, and I'm pleased to be able to share information about our program, which is a graduate-level professional program.

We certainly support the great resources that are proposed here to provide to students, and we also support building on outcomes of graduates. We ask that you recognize when you're making decisions on evaluations all USDE approved accrediting bodies when it comes to professional and doctoral level students and not just limit to regional accreditation, as there are many doctoral programs, such as ours, many medical,

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dental, and other types of programs, that go through accreditation that have a single program in their doctoral programs.

These programs all lead to very successful careers, which typically lead to six-digit incomes. We have an attrition rate of less than four percent and a zero percent default rate. So we certainly fall within the category of schools that are desired here.

We also would like to propose in regard to outcomes and additional incentives for programs that are at the professional and doctoral level to look at college programs which fill a shortage area, such as medicine, in society and also programs which attract and look toward developing individuals who would be serving under-served represented groups and also those who promote the need for public physician shortages in other areas, as well as rural areas. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. Would anyone else like to

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move up to a morning slot? Would anybody like to testify who has not registered? Thank you very much.

With that then, at least one of us will remain so that if anyone does arrive, based on our schedule, that we can take their testimony. And we will reconvene at -- so we'll go until 12, but there may not be a lot to listen to in the next little stretch. We just need to honor our commitment that we are available to receive testimony.

We will reconvene at 1:00. Thank you very much. We appreciate you being here. If you're not going to be returning for the afternoon, thank you very much. And please do spread the word in inviting people to submit comments to collegefeedback@ed.gov and to watch our website for news of other activities.

Remember, there will be a draft rating system in the spring, and we will want all of you who have expressed this level of interest and understanding and commitment to be active

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1	with us, as well, in commenting on and helping
2	us work through the draft to a final proposal.
3	So, again, I want to thank Carney
4	McCullough and Archie Cubarrubia for
5	participating with me, and we look forward to
6	seeing you at 1:00. Thank you.
7	(Whereupon, the foregoing matter
8	went off the record at 11:34 a.m. and then went
9	back on the record at 1:13 p.m.)
10	DEPUTY UNDER SECRETARY STUDLEY:
11	Thank you very much. So we'll reconvene for our
12	afternoon session. Is Maria Maisto here?
13	Thank you very much. You're on deck. Just come
14	on up here, introduce yourself. You have about
15	five minutes. And other than that, we're taping
16	and transcribing, and we'd welcome you to give
17	your written testimony, submit your written
18	testimony to collegefeedback@ed.gov.
19	MS. MAISTO: Great. Thank you so
20	much. Okay. Good afternoon. My name is Maria
21	Maisto, and I'm the President of New Faculty
22	Majority and the executive director of its

affiliated foundation. We are the national non-profit organization dedicated exclusively to improving the quality of higher education by improving the working conditions of the majority of its faculty who work in temporary precarious positions while teaching over half of all undergraduate courses in higher education. This majority is now 75 percent of the faculty a million professors working or over contingent appointments, that is appointments that are contingent on budgets and enrollments and that can be terminated with little or no notice.

These positions pay an average of \$2700 per course for those who are classified as part-time. Many part-time faculty teach the equivalent of more than a full-time teaching load and make less than \$25,000 per year. One of my students told me yesterday that when he worked full-time as a manager of a fast food restaurant, as a high school dropout, he made that same salary.

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As a leader of this organization and

adjunct faculty member myself and the parent of

three future college students, I, along with my

colleagues, appreciate the efforts of the Obama

administration to address the critical problem

of the skyrocketing cost of higher education and

its effects, particularly on the students and

faculty who are saddled with crippling student

conditions that do not allow them to repay their

own student debt if college teaching were to be

college instructors have seen their profession

turn into a low-wage, part-time, unbenefited

job, rather into respected employment with

compensation.

President's plan neither acknowledges

addresses

particularly unfortunate when the Association

of American Colleges and Universities has called

colleges

their primary source of income.

Ironically, however, the majority of the

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contingent faculty employment the elephant in the room of higher education when the president of Colorado State University has been the first campus leader to make a public commitment to improving the working conditions of contingent faculty on his campus and when contingent faculty are now unionizing in rapidly growing numbers at campuses all across the country and when research shows that faculty working conditions are student learning conditions and that students want and need well-supported faculty members in order to succeed.

Like the President, we believe in holding colleges accountable. That is why we suggest that colleges, especially those which receive public funding, be required to disclose the numbers and working conditions of the contingent faculty on their campuses. We believe the public should be told about the significant research that shows that faculty working conditions are among the most critical factors affecting student success, and we would

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suggest that the administration consider that retention and graduation rates are meaningless at institutions where faculty are discouraged from holding the highest standards possible by their economic precarity and lack of access to meaningful due process protections.

As college faculty, we talk to students on a daily basis and we have learned that they don't want quick fixes that are implemented without input from students or from faculty. We have learned that the vast majority of students, especially the most disadvantaged, crave what students at elite institutions take for granted: accessible supported faculty able to engage in the basic human interaction and mentoring at the heart of good teaching, the intellectual research at the foundation of good teaching, and the intelligent use of technology, not as a substitute for real teaching and learning but as a tool in the service of human beings rather than as a cog in the machine of what has become the business of higher education

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We call on the President to listen to an authentic cross-section of student and faculty voices and to consider both the quality of education and the quality of life of the majority of the faculty in devising higher education policies going forward. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. I appreciate it. And Dr.
Brown, Dr. Marilyn Brown. Thank you very much.

DR. Good **BROWN:** afternoon, everyone. Good afternoon. Thank you. Marilyn Tyler Brown. I am a member of the Board of Trustees of Virginia Union University, a private, historically black university established in 1865 on the site of the Lumpkin's Jail, a holding cell for runaway slaves in Richmond, Virginia. Our university is a member of the United Negro College Fund, known as UNCF.

Since its founding 140 years ago,
Virginia Union University has been in the
business of educating the leaders of America.

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Our alumni include the first elected African-American governor in the United States, the first African-American admiral in the United States Navy, the first African-American mayor of Richmond, the first African-American to graduate from the Medical College of Virginia and the University of Virginia School of Law.

Union University offers a broad range of educational opportunities that advance liberal arts education: teaching, research, science, and technology. Recent achievements include the establishment of the Center for the Study of the Urban Child, which serves as an information clearinghouse for researchers, practitioners, and community stakeholders who desire to improve the quality of life for urban youth.

In the area of STEM, the National Science Foundation awarded \$1.75 million to Virginia Union University School of Math, Science, Technology to increase recruitment, retention, and graduation rates in STEM fields

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through an innovative STEM coaching team concept.

Virginia Union is also a leader in community service. For the fourth year in a row, Virginia Union University was named to the President's Higher Education Community Service Honor Roll by the Corporation for National and Community Service. Last year, Virginia Union students volunteered 14,614 community service hours in Richmond, Virginia.

Virginia Union University enrolls approximately 1,700 students whose families come from primarily the lower part of the socioeconomic spectrum. Nearly two-thirds of our students receive Pell Grants designated for financially needy students. Further, a significant number of our students come to us from public schools that have not adequately prepared them for the rigors of college-level course work.

Nevertheless, we are extremely proud of our students and what they have

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accomplished at our university. When they leave Virginia Union, they leave with the skills they need to earn a good living and contribute to their communities.

Virginia Union applauds the President's commitment to making college more affordable for all Americans. There are some aspects of the President's higher education plan that we support. For an example, providing Pell Grant bonuses to colleges to enroll and graduate more Pell-eligible students. In addition, we strongly support the recent initiative to help students manage their student loan repayment based on income.

We also agree that institutions should be held accountable for the quality of higher education they deliver.

Virginia Union University and, indeed, HBCs in general are high performing, national assets and serving students and the nation by enrolling, retaining, and graduating students whom the country needs to remain

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globally competitive. According to the analysis by the UNCF, Patterson Research Institute, HBCs outperform the non-HBCs in retaining and graduating African-Americans by 14 percent after controlling for the socioeconomic status and academic preparation of enrolled students.

That is why Virginia Union is deeply concerned about proposed college rating system proposed by the Obama administration. These exemplary results will not be reflected in the administration's college rating system unless it is carefully crafted with appropriate metrics. Otherwise, the college rating system will have the unintended consequences of penalizing HBCs who are doing yeoman's work in producing African-American college graduates.

Worse, we feel that the college rating system will put a road block in the journey to college success for low-income African-American students. These are the students who stand to benefit the most from a

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college education.

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Virginia Union University recommends that the proposed college rating system adjusts the degree of difficulty in serving differences in students and institutional mission and resources. A college rating system that does not adjust for and recognize differences among the nation's 7,000 institutions of higher education in terms of student demographics, academic preparation of incoming students, selectivity, and institutional wealth will not be equitable, nor will it achieve the administration's goal.

We urge the Department of Education to review and act on the findings of the Federal Advisory Committee Student Financial on Assistance which recently made the same case in reviewing the impact of serving Pell Grant recipients on graduation rates. The Advisory Committee, which is charged with providing independent advice to the Secretary Congress, concluded three important very

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Number one, using raw output measures, things. such as rate of graduation or student academic progress, in the awarding of Title IV student aid will harm low-income students and the colleges that serve them. Number two, to prevent such harm, output measures must be adjusted to adequately reflect differences in inputs and, particularly, college mission, student characteristics, resources, and factors beyond college's control. Number three, failing to account for inputs when measuring and evaluating college performances unfairly penalizes colleges that are effectively serving large numbers of low-income students, particularly colleges doing so with limited resources.

Moreover, Virginia Union University believes that expanding the institutional capacity of HBCs is critical to increasing the number of first-generation, low-income, and minority college graduates entering the economy. Accordingly, the Department of Education should include additional financial

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resources for an HBC Race to the Top initiative and administer in physical year 2015 budget, to provide extra resources to HBCUs to address performance goals. These goals could include student retention and completion, technology enables innovation, and implementation of alternative educational delivery models. These resources should be awarded as competitive grants, in addition to the core formula-based Title III, strengthening HBCU college programs.

Finally, we believe that making college more affordable for low-income students must include strengthening the core Pell Grant program. These actions should reverse the recent restrictions on Pell Grant eligibility that have impacted millions of low-income students, such as the elimination of the summer Pell Grant which allows students to receive financial assistance to attend classes year-round.

I appreciate your consideration on these recommendations, and thank you for the

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opportunity to offer these comments on behalf of my alma mater, Virginia Union University in Richmond, Virginia. Thank you.

DEPUTY UNDER SECRETARY STUDLEY: We appreciate that. We will next have, I'll read a couple going forward, Brian Stewart, Lauren Sills, and then Carrie Billy.

MR. STEWART: Good afternoon. My is Brian Stewart, I'm the name and director communications for Generation Progress. We are the youth engagement arm of the Center for American Progress, and we work with and for the 90 million members of the millennial generation across the country on a range of issues, including college access, affordability, and our student debt crisis.

I was born and raised in the Midwest in Iowa where I later attended the University of Iowa to study journalism, English, and American studies. After exploring several schools, I settled on the University of Iowa because it offered me financial support in exchange for

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working on the student newspaper.

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While this tuition scholarship was hugely beneficial and did more for my career than almost anything else, the aid didn't cover the full cost of attendance and my living costs. So I took on student debt, which I continue to pay off today.

economy and will continue to hold young people back from financial independence. While higher education is a growing priority for many young Americans, the hard reality is that an affordable education is becoming unattainable. The percentage of 25-year-olds with student debt has increased to 43 percent in 2012 from 23 percent in 2003, and the average student loan amount among 25-year-olds grew by 91 percent. If left unchecked, student loans could stretch beyond the current 37 million borrowers who are still paying off their loans, and it could become our next financial crisis.

Thankfully, I am now gainfully

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employed, and I can manage my monthly student debt payments. Still, a four-year public degree left me with a share of student debt, much less than many of my peers but enough to influence my financial decisions regularly. I can't consider purchasing a home in the near future, and I don't feel financially comfortable starting a family while I'm carrying this student debt.

High levels of student debt are having ripple effects that are also harming our economy. Since the recession, two million more adults between the ages of 18 and 34 now live at home. That number has increased from 28.7 percent in 2007 to 31 percent in 2011.

We've also seen the effects of student debt ripple into the personal buying decisions of young Americans like myself. Sixty-eight percent say they are finding it very difficult to make ends meet over the past four years, and 40 percent of college graduates with debt have delayed major purchases, like buying

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a home or a car.

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While this economy is still recovering, students are getting left behind. As I stressed earlier, this economy is not working for millennials. We must now focus our attention on ways we can improve the economic situation of young Americans, such refinancing student loans or making college data more accessible.

Expanding options, like Pay As You Earn and income-based repayment, will help existing borrowers better manage their debt and help grow our nation's economy. And future prospective college students should no longer have to commit to colleges without knowing all of the information necessary to make informed financial decisions.

Tools like the Department of Education's College Scorecards are crucial for Americans looking to make a smart investment in postsecondary education. Keeping the Pell Grant program strong is vital for making a

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college degree available to more Americans. And investing in community colleges and workforce training programs is imperative for rebuilding a strong middle class economy that works for everyone.

Finally, it's clear that we should be holding institutions accountable to their students, ensuring that we make transparent important information, like graduation rates and average debt for graduating students. Colleges and universities should be working to curb continual tuition increases, and we should encourage institutions to invest more heavily in instruction and less so on amenities.

As the administration works to address these issues related to college cost and access, it's critical that we find ways to sanction the bad actors, putting hardworking American students ahead of profits and a bottom line. Certainly, there's much work to be done here.

As the first person in my family to

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1	attend college, I've seen firsthand the impact
2	of an education. I'm encouraged by the efforts
3	of the Obama administration and the Department
4	of Education, and we look forward to the progress
5	that we can make on this issue. Thank you for
6	your time.
7	DEPUTY UNDER SECRETARY STUDLEY: I
8	made an error in my listing. Are you Ms. Sills
9	or okay. Let's take you, Ms. Sills, and then
10	I apologize for missing Sandy Lawrence. So
11	we'll take you right after Ms. Sills, if that's
12	okay. Thank you. So Lauren Sills, Sandy
13	Lawrence, and then Carrie Billy.
14	MS. SILLS: Hello. My name is
15	Lauren Sills, and I graduated from Spelman
16	College in May of 2010. Attending Spelman
17	College was one of the best decisions of my
18	entire life.
19	Founded on April 11th, 1881, Spelman
20	College has since held the distinction of being
21	America's oldest historically black college for

Now a global leader in the education of

women.

women of African descent, Spelman College empowers women to engage in the many cultures of the world and inspires a commitment to positive social change through service. Spelman was built for me, my sisters, my mother, my grandmothers, and with an 80-plus percent graduation rate, Spelman women continue to make our mark on the world.

Higher education is an integral part of the American Dream. But today more and more young people increasingly have to finance their education through student loans. According to the Spelman website, in 2012, more than 85 percent of Spelman students received some form financial assistance to support enrollment and success. Eighty-five percent of the Spelman population. Some of the most working dynamic women as change throughout the world across all fields struggle to pay their student debt.

Unfortunately, for many Historically Black Colleges and Universities,

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these high numbers are normal. Students at HBCUs are often first-generation college students from low-income families who rely on loans to help pay for their education and to further make their dreams possible. First-time college students are at a disadvantage with bad actors in the lending industry aggressively recruiting financially immature students to sign up for high interest rate loans.

While many are able to reach graduation, financially many others are exhausted and forced to withdraw, sometimes in their last year, because of the high cost of college and the inability to qualify for a student loan. I've watched countless friends, classmates associates, and resort to fundraisers, crowd-funding, and donation websites as they continue to see limitations in available programs to help finance the cost of higher education.

After graduation, I served for two years as a 10th and 11th grade special ed teacher

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in the Teach for America program. As a high school teacher in East Los Angeles, I further understood the harsh realities parents and students, specifically minority students, have to face through the college preparation process. I coached parents and students on the FAFSA, grants, scholarships.

However, helping students navigate this process wasn't easy. I watched many parents weigh their already limited financial options to send their child to the college of their choice. And as a teacher who's very aware of the current economic climate, I couldn't guarantee one of my self-motivated seniors would get a suitable salary from their first job and be able to properly pay and secure loan payments.

What I could guarantee is that student loans would be a long and strenuous process that could last a number of years and possibly decades. Alongside administrators and colleagues, I tirelessly researched my students' questions: how much would they owe at

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the end? I compared in-state public schools to technical schools to private liberal arts colleges. I explored typical salary scales in the career of their choice. I studied rankings of colleges because students asked questions would the brand or the reputation of the college help them secure their first job.

I wasn't able to answer all of their questions, and many times I sat in silence as I watched students rejoice in their acceptance letters but conscious, with their limited financial options and help, their college dream could hinder their long-term goals to pay for a home and a car.

The government has a clear role to play in the student debt debate. As a teacher, I would have hugely benefitted from a rating system that tied in graduation rates with the percentage of students who default on their loans. I would have been able to provide and set students with realistic expectations and given parents accurate resources and tools to see

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1	which federal programs were working and who's
2	making money off of our students.
3	We need data that is available and
4	transparent. And when the data isn't
5	satisfactory, institutions will be held
6	accountable for what they're promising
7	students.
8	I appreciate the opportunity to
9	stand here with you today and be an advocate for
10	my Spelman sisters, for other HBCU students, my
11	former students and their parents in an effort
12	to make college affordability a possibility for
13	all Americans. Thank you.
14	DEPUTY UNDER SECRETARY STUDLEY:
15	Thank you very much. I appreciate that. We
16	will now take Sandy Lawrence and then Carrie
17	Billy and Zenen Jaimes Perez.
18	MS. LAWRENCE: Afternoon. I'm
19	Sandy Lawrence. I'm on the Virginia State Board
20	of the American Association of University Women,
21	which has been empowering women and girls since
22	1881, although not me personally.

On behalf of the more than 170,000 member supporters, over 1,000 branches, and 800 college and university partners, of which George Mason is a dynamic partner with us, I thank you for holding this important hearing about proposed college values and affordability agendas. AAUW will be submitting detailed written comments, as well, but I appreciate the opportunity to speak to you today.

AAUW appreciates the President's rate colleges around three plan to affordability, principles: access, outcomes. With the changes in the workforce, higher education is less of a luxury and more of a necessity. At the current rate, the U.S. will add over 16 million jobs by 2020, not that far off, will that require at least some postsecondary education. And the number of jobs requiring a graduate degree is estimated to grow by at least 2.5 million by 2020.

Since many students cannot pay for their degree out of pocket, student loans are an

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important option and a worthwhile investment. However, many graduates struggle to repay their loans.

Loan repayment is even a more significant burden for women who earn less on the average over the course of their lives than their male counterparts. In our recent research report, graduating to the pay gap, the earnings of women and men one year after college graduation, we found that the median student loan debt burden was slightly higher in 2009 for women and men.

Additionally, women make approximately seven percent less than their counterparts in the same field, same location, doing the same job after one year. In addition, among full-time workers who pay into student loans in 2009, 47 percent of women one year after college graduation were paying more than eight percent of their earnings toward their student loan debt, while only 39 percent of the men were in the same position.

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There are several ways we can reduce

adequate information on college values when

another is to encourage or incentivize -- say

that three times fast -- schools to provide

better value to students. The administration's

proposal to use metrics to create a rating system

and eventually link it to the awarding of

be broken out by race, gender, and ethnicity.

Currently, the computer navigated tool includes

some information broken out this way. We should

not abandon that model in an effort to streamline

the rating system. A rating system that glosses

over the gender differences between the debt

students take on and the repayment rate may

obscure important information for women who are

comparing schools. Similarly, any earning and

information in a rating system must be broke out

For AAUW, it is important that data

financial aid could help with both goals.

they're choosing a program to enroll in.

One is to ensure they have

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this burden.

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by gender, race, and ethnicity.

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pay gap begins immediately after college graduation. There are many reasons for this gender pay gap, some of which colleges and universities can impact. Clear information about salaries and college majors during career counseling and academic planning can help women move to careers with more equitable pay. Providing salary negotiation on training, like the AAUW Start Smart program, can help women level the playing fields.

Students that are serious about providing value for their degrees they offer must also be serious about combating gender stereotypes and encrypting their students with the tools necessary to succeed in the workplace.

AAUW also has concerns about the rating systems applicability to the various types of higher educations. For example, one-third of all higher education students, including 40 percent of undergraduate students, attended community colleges, and I'm proud to

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say I'm a graduate of Nassau Community College and George Mason, as well. Women make up the majority of community college students and nearly one-fourth of those female students are also parents, which brings in other difficulties for the students.

Our current federal data sources on higher education do not adequately serve community college. The Integrated Postsecondary Educational Data System, IPEDS people who you like acronyms, shortcomings that prevent an understanding of the success community colleges are having. IPEDS reports graduation rates or completion rates only for full-time first-time degree or certificate-seeking students begin in the fall. This excludes many community college students who were served by the institution but had to stop out or fit into an untraditional schedule.

Students who complete their associate degree or certificates before

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transferring to a four-year institution are counted as graduates but not counted as a graduate transfer student in the IPEDS. Without these corrections, the rating system may paint a more negative picture of community college, which would diminish the value of a rating system.

AAUW hopes the Department will move forward with improvements to the IPEDS' data, if that's the system that they're going to use, and that the Department will consider varied goals of different sectors of higher education when building a rating system.

In conclusion, the goals of working with students and schools to design a meaningful tool to assess the value of higher education are important. AAUW supports these goals. We hope you will consider AAUW's recommendation when you're building a rating system. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you. We're going to take Carrie Billy and
then Mr. Perez, and the next person signed up is

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1	Jeff Pollard. After that, we have a ready
2	opportunity for anyone who would like to make
3	comments who has not yet identified him or
4	herself, so just let the folks at the back table
5	know.
6	I should introduce my other
7	colleagues. Not all of them are in the room, but
8	Emily Wright is an intern with the Office of the
9	Under Secretary. Matt Valerius and Josh
10	Henderson are also helping out today.
11	Thank you very much, Carrie.
12	MS. BILLY: Yá'át'ééh, my name is
13	Carrie Billy. My clan is Tótsóhnii, born for
14	Kinyaa'aanii. I am Navajo and the President and
15	CEO of AIHEC, the American Indian Higher
16	Education Consortium.
17	Tribal colleges are the youngest
18	group of institutions of higher education in
19	this country. In fact, the first tribal college
20	was established in the late 1960s for a very
21	simple reason, which was the near complete

failure of the American higher education system

to address the needs or even include American Indians.

American Indian tribal governments chartered their colleges for two purposes: to educate our people and to preserve our culture, our languages, and our lands. Located in some of the most impoverished regions of the country, in fact seven of the ten poorest counties in the nation have tribal colleges, tribal colleges are planting resiliencies of hope, sustaining our native languages, and helping strengthen tribal economies and governments.

vision of the 37 tribal The colleges, which collectively are the American Indian Higher Education Consortium, is strong sovereign nations through excellence and tribal higher education. Tribal colleges made a commitment several years ago to actualizing this vision, in part through performance accountability.

Nearly ten years ago, we developed our own data collection system called AIHEC AIMS

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with support from the Lumina Foundation. We annually collect data on 120 qualitative and quantitative indicators relevant to our tribal communities. All tribal colleges participate. We also developed the Indigenous Framework for Evaluation with support from the National Science Foundation to be accountable in relevant ways to our communities, our funders, and our students.

All of this is to say that tribal colleges embrace accountability, and we're committed to working with the Department to develop a truly informative and living rating system. Right now, we have five recommendations and comments.

First, as you develop a system, we urge you to look at available tools, such as AIHEC AIMS and the AACC voluntary reporting system. Second, the system needs to take into account where students are and to ensure that the data requirements do not have unintended negative consequences. So many people have

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said this already. But tribal colleges, like most community colleges, are open-door institutions. We take all students who apply because our mission is to serve our community.

Between 60 to 80 percent of tribal college students need developmental education courses, many in three subjects. About 80 percent of tribal college students receive maximum Pell benefits, and most live below the federal poverty line. The average annual income of tribal college students is less than \$14,000 a year.

All of this leads to low graduation rates at tribal colleges. So we recommend that you consider including or factoring in improvements for students and institutions such as improvement in graduation and transfer rates, time to completion, speeding up developmental education to academic performance, and student support services. Oh, and also factor such as mission, focus on the mission, the environment, and the resources. They have to be weighted

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into the system.

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Third, earnings data. I want to make two points. One, institutions that serve regions with extreme unemployment rates may warrant special consideration. On the Rosebud Sioux reservation, the unemployment rate is 83 percent, on the Navajo Nation 42 percent, Tohono O'odham 35.5 percent. So you have to think of it this way: is it possible to create a system that includes both the top industrialized country in the world, as well as third world countries? That's the system that we're facing.

And, second, like most community colleges, tribal colleges really participate in the student loan program. we only have three colleges fact, participate in any measurable extent. possible alternative might be to consider cost of access, particularly for low-income students. Measurable factors could include tuition rates, student debt write-offs, and

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institutional waivers, service learning opportunities, and things like that.

Fourth, just as a system needs to take into account where students are, we believe it needs to take into account where institutions are. Specifically, I'm talking about funding for operations. Over the past several years, Secretary Duncan has reprimanded states repeatedly for imposing cuts on higher education. For tribal colleges, Secretary Duncan's words are directed not at state governments but at the federal government and, in particular, to the Department of Interior and to the Congress. We believe that, just as state funding levels and costs are considered, so, too, should the federal government be held accountable.

Fifth, and finally, we urge you to consider the possibility of phasing in the system to ensure that proper data is available and reported, perhaps focusing first on online institutions, then graduate programs, and then

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broadening from there. We hope you stay focused, but also consider that one system may not work for the diversity and inequities that exist within our nation.

I'll close, if I have a second, about telling you about just one particular tribal college, just to give you a better picture of where we are. Leech Lake Tribal College in Cass Lake, Minnesota, 80 percent of Leech Lake College students receive Pell Grants, maximum More than 90 percent of their students come from households below or near the poverty line, and the tuition is low, about \$2,000 per semester. The college has no dorms, intercollegiate athletic programs, but it has high quality education programs and wraparound student support services. A few years ago, it was named one of the top community colleges by Washingtonian monthly magazine.

The tribal colleges look forward to working with you. We have many other issues to discuss, some of which I've mentioned before.

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1	But we also have many more recommendations, and
2	we also have many questions. So we look forward
3	to continuing to work with you over the next few
4	months or several months as you develop this
5	process and system. Thank you.
6	DEPUTY UNDER SECRETARY STUDLEY:
7	Thank you. Our next witness is Mr. Perez,
8	Generation Progress. Thank you.
9	MR. PEREZ: Hi. My name is Zenen
10	Jaimes Perez, and I'm coming to you as a recent
11	graduate of a private university but also as
12	someone who has many concerns about the
13	affordability of college in the future.
14	First, though, I would like to tell
15	you a little bit about my college experience. I
16	believe that my experience has been very similar
17	to many of my friends and family that are
18	currently enrolled in college or university or
19	are thinking of doing so in the future.
20	Growing up, I never really had any
21	models of what college looked like. My parents
22	came to this country as undocumented immigrants

when they were only 18, and my brother and I had the great privilege of being born here. My early life was pretty typical of the experience for the 4.1 million children of undocumented immigrants and the 12.3 million Latino students currently enrolled in K through 12 public schools.

My family didn't have much in terms of resources, but we managed to get by. Even though my parents didn't get through high school, they always encouraged my brother and me to see higher education as something accessible to us.

When it came time to apply and choose a college, I had some knowledge of what to expect. My brother is only one year older than me, so he went through the odyssey of applying to FAFSA, student loans, and other grants available to Texas residents. Eventually, my brother was the first person in our family to attend college at Texas A&M University, which he chose because of its proximity to home and cost.

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The following year, I went through a similar process. From the very beginning of my college search, I knew I did not want to stay in state and had some sense of the financial parameters. With this knowledge, I looked for schools that committed to providing need blind financial aid and practiced by looking at some of the most selective colleges and universities in the country. I was by no means guaranteed a spot in many of my dream schools. Even if I did manage to secure a spot, I was not guaranteed a financial package that met my full need.

Fortunately, however, Georgetown University admitted me to its class of 2013. I was able to pay for my education using a combination of federal financial aid, scholarships from the university and outside organizations, student loans, and money I had saved up working.

Although I received a great education, every year at Georgetown was a battle to make ends meet. The amount of loans I took

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out increased every year as the financial crisis lowered the amount of funds Georgetown was able to provide for scholarships.

I just graduated this past May, and the amount of loans I took out for my education were higher than I had anticipated four years ago. Georgetown has an estimated yearly cost of attendance of over \$50,000, so the difference is pretty significant.

Experience, I can think of several things I would have changed. Although I value my Georgetown education, it became increasingly difficult to justify taking out loans without knowing what exactly I was paying for. The facilities and programs at my school were not as strong as some public universities, and I never knew exactly where my money was going.

Attending a public school in Texas would have meant almost zero student loan, and I would have been able to make bigger purchases, like a car or help out my mother with mortgage payments.

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Fortunately, there are so many things that the federal government can do to make sure students get the most value for their money. Data transparency and accountability need to become more open so students can see what their tuition money is funding. Additionally, we should be holding colleges and universities accountable to ensure that they're delivering on promises made to students.

Even though I ended up with more debt than anticipated, Georgetown did as much as possible to make sure I stayed enrolled. I can't imagine having to deal with the possibility of dropping out of school when the school wasn't committed to the students.

Financial changes would also greatly benefit thousands of students. The basic ability to refinance our student debt loans would financially liberate so many students. This would allow them to make important life purchases and stimulate economic growth. We also need to end subsidies for

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schools that set up students to fail with low graduation rates and huge debt. Over the past 20 years, the average student loan has increased 91 percent and has left new graduates without good employment prospects in this tough economy.

I would just like to end by saying that my experience is pretty atypical of many people in my community. My brother and I had the great opportunity to attend college while many of our friends and peers in our immigrant-heavy community never saw it as an option. Whenever I talk to my younger cousins and students from high school, it's clear what their number one fear is: debt.

For many people in my community, debt is the worst possible thing, especially, like my parents, many of them never saw financial institutions as a viable thing. My family kept our extra money buried in a hole in the backyard. Many students will delay college or choose to attend a cheaper community college instead of their dream school.

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Just last week, I started my first new job. But up until then, I was even too terrified to look at the amount of debt I had or the loan counseling I had to do. I just looked at that last week.

I used to encourage people in my community by telling them that debt was just part of the financial system in this country. However, it's becoming increasingly more difficult to justify student debt, as we have seen the financial services sector take advantage of students with the most need.

We need a system that holds schools accountable for their commitment to student aid, and schools should be ranked by their ability to graduate students and prepare them financially. Keeping that into account, we must also look at Hispanic-Serving Institutions, HBCUs, and I just learned tribal colleges, as well, for the amount of good that they provide for under-served populations. This information should be available to everyone who are making

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college decisions.

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Thank you, and please help us make the dream of college attendance a reality for more students from under-served communities.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. We're obviously having a whole day of really excellent and thoughtful testimony. I just want to remind you that we invite everybody who has prepared testimony to submit it to collegefeedback@ed.gov so that we can have the full text of what you said. Carney and I are scribbling away, but we want to be sure that we have your testimony available if we want to quote from it or share it with others.

Our next witness is Jeff Pollard. Thank you very much. And I'll just mention that if Liz Clark is here, we will be able to take you early. And if anyone would like to make comments who has not signed up, please just let us know in the back and we'll be happy to accommodate you.

Thank you, Mr. Pollard.

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MR. POLLARD: Thank you. My name is Jeff Pollard. I'm an adjunct professor in our psychology department here at George Mason and a lifelong counseling center director. I just retired last year.

I come before you to talk about a little different aspect of all this because I see the world through the eyes of a psychologist. If you think about the time in a person's life when they go to college, it's between 17 and 26 for a traditional-aged person. That also happens to be the age when mental health issues tend to come up within the population, whether you're in college or not.

So if you were to take a group of individuals and you put them in the most stressful environment we can think of in our country, a college, and they have a predisposition, for whatever reason, to have an emotional or psychological issue, guess what's going to happen? It's going to blow up on a college campus.

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Now, it happens that I teach advanced psychotherapy, but next semester I'm also going to be teaching threat assessment.

And threat assessment means exactly what you think it means. It's about preventing bad

6 things happening on campuses.

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So when I had the opportunity to come and speak with you, I was thinking about what that meant in terms of how to make sure people graduate, how to make sure people graduate safely. So one of the ways we know that you can help people graduate is, for those who need it, to give them access to mental health services. Why? Because on every campus where it's ever been studied, those who go through a mental health service, whether it be in a health center, whether it be in a counseling center, whether it be in a medical school, what we know is they graduate at higher rates than the regular population of the school. So counseling helps people graduate. It's a way, actually, to increase graduation rates for colleges and universities.

There are some soft-headed notions
around counseling out there. I'll give you one
of them. In the Commonwealth of Virginia, there
actually exists currently a law that prevents
community colleges from having counseling
centers. So let that absorb for a minute. You
can't have a counseling center in a community
college. Who are the people who go to community
colleges? People who, for many reasons, may not
be able to afford to go to a four-year school,
maybe want to improve their chances of getting
into a four-year school, whereas in Virginia if
you graduate with your associate's degree from
a community college and you hit a certain
criteria, you are eligible to get into four-year
schools pretty easily, some of the best
four-year schools in the country, if I can be so,
having been a graduate of two of them on three
different occasions.

So what I'm suggesting to you is, on one hand, what we need to be able to do is make

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mental health available. And an easy way to know whether you're making mental health available, and this is what I'm suggesting in terms of your criterion, is look at the criteria that is out there from the International Association of Counseling Services, IACS. They're located in Alexandria, Virginia. I know about them. I used to be on their board. It's a really interesting organization. They go around and make sure that the counseling services that are available on college campuses meet criteria for being adequate.

And that's all I'm saying is that we need to have adequate mental health services available. So that's the number one point.

The other point I want to make is, three states now in the country have made it mandatory for institutions of higher education to have threat assessment teams. These teams are designed to identify, assess, and manage those who may be at risk for having issues, having problems. An interesting piece of data,

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a small piece of data, 75 percent of those who have committed acts of violence, large acts of violence, like what happened at Virginia Tech, what happened in Northern Illinois, what happened in Connecticut, 75 percent of them are suicidal at the time. See the tie-in with the first point?

So the issue there is not only do we want to increase the probability of somebody graduating because they're at risk for having a mental health issue because they're in that group and colleges will make it happen if they're at risk, and they will if they have the right kind of mental health services, but we also want to make it safe for them.

So the three states, if you can imagine what the three states were that did it, Virginia, Illinois, and Connecticut. Why? Because they had huge tragedies.

I would just hope that the Department of Education, when you're thinking about criteria for moving forward and looking at

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and rating universities, would not only look to see if there's adequate mental health but is there adequate threat assessment on campus, as well. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you very much. Is Liz Clark here? Thank
you. Welcome.

MS. CLARK: Good afternoon. My name is Liz Clark. I'm speaking today on behalf of the National Association of College and University Business Officers, NACUBO.

NACUBO represents chief business officers and their staff at more than 2100 public and non-profit colleges and universities. promotes administration NACUBO sound financial management of institutions of higher Our membership includes college education. business officers, primarily chief financial officers, who hold wide variety а responsibilities, from planning and budgeting to accounting, endowment management, student accounts, facilities, campus safety, student

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housing, and more. On behalf of NACUBO, thank you for the opportunity to comment today.

NACUBO commends the administration for its commitment to higher education, and we are eager to be partners in the conversation about college cost and a new rating system. From a business office perspective, we believe that, by increasing the understanding by the public of colleges and universities, a clear comprehension of tuition rates, rising costs, and/or reductions in support will emerge. Done well, making data more transparent can help the public understand the expenses that drive the cost of providing higher education and that revenue to support these expenses is limited.

First, whether the rating system is approached as a consumer tool, benchmarking product, or accountability measure, we believe that, in the end, it needs to allow for a system that recognizes the great diversity of American higher education institutions. Some institutions in this country may be spending

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\$10,000 per student each year in providing an excellent education for their particular student population, while other institutions with different missions and/or different resources may spend \$40,000 to \$50,000 or more per student.

Indeed, individual students and their families have an enormous variety of choices both within and between higher education sectors, which we believe they appreciate. The rating system must accommodate those differences and achieve a level of elegance that does not result in comparing apples to oranges.

Second, the system should discourage investments that are not easily measured. Graduation rates, employment and and default rates earnings outcomes, generally considered the low-hanging fruit of postsecondary education performance measures. However, the public good of higher education beyond expands far those measures. Communication skills, creative thinking,

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critical thinking, civic participation, global knowledge, and healthier lives are all competencies that are nurtured and invested in by institutions as a part of the college experience.

Third, we encourage the administration to partner with NACUBO on any efforts to communicate financial information. Current financial reports reflect revenue and expense information based upon higher education, accounting conventions that are decades old.

NACUBO recently embarked upon a major project to create a new set of innovative financial statements with key disclosures in an attempt to better explain higher education's mission and financial results to stakeholders. The fundamental purpose is to design a statement to help the public understand and distinguish among types of revenue, endowment spending, institutional aid, educational expenses, and to clarify how students pay for college. The

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project is aimed at the Financial Accounting Standards Board, FASB, and Governmental Accounting Standards Board, GASB, but could ultimately be useful to the IPEDS' finance survey which collects information based upon accounting standards set by these boards.

Lastly, cutting costs and promoting efficiencies can only go so far in responding to the volatility of government higher education support. The recent recession eras, constrained resources, and a transitioning economy required many institutions to seek new solutions and new business models, even stimulating innovation and changing what institutions teach and how they deliver it.

In addition to efforts to keep costs down, colleges and universities had to seek ways grow revenues, particularly with significant decline in per student state funding at public colleges. We commend these efficiency efforts, but impact the diminishing governmental resources

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continue to be a part of the overarching conversation about making and keeping college affordable for American families.

At the University of Buffalo, in August, President Obama said we're going to have to do things differently, we can't go about business as usual. NACUBO agrees. College and university business officers have known this for some time and have been key institutional players in designing and implementing changes. We can all benefit from further understanding of the scope of such institutional initiatives.

We look forward to working together with the administration and to further engagement on the issues of college value, affordability, and the proposed college rating system. Thank you.

DEPUTY UNDER SECRETARY STUDLEY:
Thank you, Ms. Clark. We've been joined by
Deputy Assistant Secretary for Planning,
Evaluation, and Program Development, Melanie
Muenzer.

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At this point, I would welcome anyone in the audience who is moved to give us comments. We do have an opportunity right now, and I know some of you have been listening and may have some thoughts that you would like to share. As you can tell, this can be informal, brief, or more prepared, if you would like. So let me give you just a second to think about it.

We also invited the students that we met with at lunch to come by, both to see the session and to give us their comments on any aspect of the President's initiative, the debt issues that you've heard about, the rating system, or the innovation in higher education matters.

The next two witnesses who are scheduled are not scheduled for a little bit, but let me see if either of them is here. Michael Reiss from Washington College and Abigail Seldin. Is either of you here? I'm not surprised because they'd be a little early for their time, so I'm not concerned. But why don't

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1	we take a 15-minute break at this point?
2	(Whereupon, the foregoing matter went off
3	the record at 2:10 p.m. and went back on the
4	record at 2:26 p.m.)
5	DEPUTY UNDER SECRETARY STUDLEY:
6	Okay. We're going to go ahead and get started
7	again. We think we have one of our remaining
8	afternoon folks who's here. Abigail Seldin?
9	Is Abigail here?
10	MS. SELDIN: Don't worry. This is
11	going to be short. So my name is Abigail Seldin,
12	and I'm the CEO and founder of College Abacus,
13	a website that enables to students to generate
14	and compare their net prices for college for
15	free. Today, College Abacus is the only price
16	transparency tool for higher education that
17	provides prospective families with
18	individualized financial aid estimates, rather
19	than averages, direct from colleges.
20	To generate accurate individualized
21	estimates, we use the federally-mandated net

price calculators now posted on college and

university websites. With College Abacus, students can search an unlimited number of schools free of charge and store their estimates for reference throughout their college search.

As you might expect, I came here today to speak with you about the affordability aspect of the new rating system. For 99 percent of Americans, cost is part of the college process. I understand that many concerned citizens have raised the prospect that schools would be judged by price alone or that price information would be taken out of context. I submit to you that we consider that price transparency should stand beside debt load, default rates, and average cost as a major factor in the affordability rating system.

The desire for transparency is well known, and College Abacus is only one of many efforts aimed at meeting consumer demand in this area. Postsecondary education is an investment for students and their families. Planning for this kind of expenditure takes years. Any

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family would need to see the price of their dream house before purchasing it and certainly before applying for a mortgage. Most folks save for years ahead of purchasing a home. Given the cost of college, students and their families need to know the cost of different options at well ahead of application.

To continue with the property purchase analogy, this doesn't necessarily mean students will choose the least expensive option. Advanced knowledge of individualized pricing would enable families to plan financially for college, and such planning might well include saving more for a more expensive option that was seen as more desirable. Expensive schools with low aid budgets might consider embracing this concept, as long-term planning might help their future alumni avoid carrying large debt burdens.

From an implementation perspective, transparency data can be collected without tremendous expenditure. Currently, net price calculators stand as the primary vehicle through

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which students can access their personalized cost of attendance prior to application.

A transparency rubric might require information about the placement of the net price calculator on a school site and whether the data used by the calculator is current. Additional metrics could refer to the sophistication of the calculator. I personally would award higher ratings to more complex calculators, as they more closely approximate FAFSA and, therefore, provide schools with most, if not all, of the data necessary to generate an accurate estimate.

I understand the goal of these hearings is to fine tune a rating system that would be accepted by Congress and could, therefore, be linked to federal aid. Through the Higher Education Opportunity Act of 2008, Congress demonstrated its support for transparency by requiring the implementation of net price calculators and tying that to Title IV funding.

The net price calculator

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requirement is already in place, but adoption of the tool is part of the rating system, and a public embrace of the transparency concept would improve visibility of the tool and families promote its use among with college-bound students, as well as adults returning to school.

In closing, I would urge you to make price transparency, not just price, а component in the affordability rankings. Average net price, average debt load, and average default rates often receive the most air time in debates about affordability and ratings. At College Abacus, we embrace the concept that no student is average. It is critical that students know where they can find individualized information. Schools pricing should encouraged to provide this information and rewarded for helping students plan for the future.

At College Abacus, we are very excited at the prospect of a rating system that

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1	addresses college access and affordability, and
2	we look forward to its release this spring.
3	Thank you.
4	DEPUTY UNDER SECRETARY STUDLEY:
5	Okay. Next, is Mitchell Reiss here?
6	MR. REISS: I'll begin whenever
7	you're ready. Great. Well, thank you very
8	much for inviting me here today. My name is
9	Mitchell Reiss. I'm the 27th president of
10	Washington College, which was founded in 1782,
11	the first college in our new nation. And I have
12	some written testimony that I've provided hard
13	copy of on the desk outside, and I understand
14	we're under some time constraints, so I would
15	just like to deliver a truncated version.
16	In particular, I want to thank the
17	Department of Education and Secretary Duncan for
18	engaging in this listening tour, and I
19	appreciate the opportunity to be able to speak
20	with you today.
21	In the spirit of consultation, I'd
22	like to submit to you the following questions

that I think will be interesting for many of us in the higher education world to understand better. These questions are my own, but I believe that they represent the thinking, the concerns, and the aspirations of many of my colleagues in higher education.

Number one, most of us in higher education believe that our colleges and universities are the envy of the world. Does the administration believe that our model is fundamentally flawed?

Two, you have, no doubt, already heard many concerns expressed since the President's comments this past August, especially about the federal rating system and tying it to federal assistance levels. Has the administration already decided that it will go ahead with a federal rating system, or is it willing to scrap the idea?

Three, to what extent are the President's proposals directed at curbing some of the abuses and excesses of the for-profit

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1	higher education sector? And if that is the
2	case, why not specifically target that sector
3	instead of targeting the non-profit higher
4	education sector as well?
5	Four, will the administration
6	explain the formula it will use to determine
7	value for its rating system? Will it grant a
8	notice and comment period?
9	Five, will the administration
10	explain the formula that will be used to
11	determine peer institutions for its rating
12	system, and will it grant a notice and comment
13	period?
14	Six, will the administration
15	explain the formula it will use to determine
16	similar missions among institutions for its
17	rating system, and, again, will there be a notice
18	and comment period?
19	Seven, will the administration
20	investigate ways to streamline the granting of
21	student visas to talented foreign students who
22	wish to come to the United States to study?

Please note that a recently released report from				
the National Association of International				
Educators shows that international students and				
their families at American universities and				
colleges supported 313,000 jobs and contributed				
\$24 billion to the U.S. economy during the 2012				
- 2013 academic year.				

Eight, will the White House support congressional efforts to grant waivers to colleges and universities so that we can discuss tuition and financial aid levels without fear of violating anti-trust laws?

Nine, the President recognized that one driver of higher cost for state institutions were state's cutting back on aid to state colleges and universities. This past August, he promised that, quote, "We are going to put pressure on state legislatures to re-balance legislative priorities." How does he plan to do this?

Ten, will the administration work with colleges and universities to reduce the

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federal regulatory burden and associated administrative costs? To cite one specific example, will the administration roll back the unfunded federal mandate that requires schools to pay the costs of verifying the federal loans that students assume?

And, eleven, one of the reasons college costs have been increasing is the structure of federal student loans. Student loans should be understandable and predictable for all students and families. They should be flexible and not carry expensive conditions that add unduly to the level or duration of repayment. Will the administration reexamine its federal student loan programs? As part of this reexamination, will the administration consider pegging federal student loans to market rates? Currently, the rates on student and parent loans are considerably higher than market rates.

Thank you for granting me this time.

I would welcome the opportunity to continue this conversation at your convenience. Thank you.

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1	DEPUTY UNDER SECRETARY STUDLEY:
2	Okay. So right now, that was actually all of our
3	scheduled people who were going to testify
4	today, so the floor is open if anybody would like
5	to come up and say a few words.
6	Okay. So in that case, what we're
7	going to do, the Department is obviously going
8	to be here until 5:00, which was the scheduled
9	time for the open forum to go until. But we're
10	just going to go ahead and kind of informally
11	break until we do have somebody who would like
12	to go ahead and testify. So everybody is
13	obviously welcome to hang out in the room, but
14	there won't be any formal testimony unless we do
15	have some new folks come on in.
16	(Whereupon, the foregoing matter
17	went off the record at 2:38 p.m. and then went
18	back on the record at 2:54 p.m.)
19	DEPUTY UNDER SECRETARY STUDLEY:
20	Okay. So we have one person, Jessica Tucker,
21	who's also going to be testifying today.
22	MS. TUCKER: I just kind of found

out about this, and I've listened to a few people speak. Yesterday, I had the opportunity to go to NOVA, and there was a presentation about community colleges and the workforce, and there were some non-profit organizations there and the schools and they were all coming together to work towards meeting the partnership arrangement between the workforce and schools. And I just can't help but think, and I know this might not be a popular idea, but there's got to be some responsibilities to the organizations that need the workforce that the schools are creating.

I'm a high school teacher. I work for the Department of Defense. I feel very privileged to work with our military personnel around the world. I teach online, as well. I've experienced and observed other countries and the way they pursue their education, and I see that it's a citizen type opportunity for some countries, Germany in particular, where I know that I had some co-workers that were complaining because they had to pay 500 euro a semester for

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their child to attend college. And as an American, that seems incredibly reasonable.

There's more aot to be of partnership. There's got to be more ways for students that are interested in furthering their education to do so through community service. Ι know there are programs similar to that. Ι don't know if they're still in existence. companies that are in the environment with the colleges should have some responsibility in supporting those students, those colleges, because the workforce, which is what college is about, I mean I can't say it any more clearer than you go to high school to become a citizen of the country, you go to college for furthering your employment opportunities. And it doesn't necessarily have to just be college. It could be a technical/vocational school. For those of us who have served in the military, again, we're very fortunate at this point in time it's 100-percent tuition assistance.

So there's many different pathways.

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I agree with the initiative. I'm glad that prior learning is coming into play. The costs are too high. It's limiting students. I had a former student that had been accepted to University of Southern California. That was her whole dream and passion, but she couldn't afford it, and it's really sad to see.

At the same time, to have debt for your whole life that never goes away is a problem. I am a business and personal finance teacher, and one thing that I do teach my students is the importance of good credit. And I do share with them that having a college loan is the only loan that I'm aware of that does not go away. Bankruptcy does not clear that. And, therefore, I think that it's very important that we're having this discussion.

I have two teenagers myself. I'm looking at how am I going to afford for their college? I know that I'm not alone. We're just trying to make it, and I believe a lot of families are. And that's a lot of responsibility to put

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on young people that are trying to make it, as well, and don't have the skills or experience or sometimes the employment. That's a huge issue. How are we preparing our students, our citizens to engage with the world when you're coming out of something and there's no guarantee.

I have a cousin that's at the Naval Academy. He came to visit me for the weekend, and he spoke to the stipend that he gets, the fact that he's going to college and it's being paid for, the fact that he has a guaranteed job. That's one pathway, that's a unique pathway, but that's not the norm for all of us.

And so there's got to be a way to have additional organizations, I'm thinking corporations in particular, to support the workforce that's so desired, being that people from all over the world come to this country for our education. So it is an asset, it is a strength that we have. And the companies around the world come to this country because of our workforce, the education that we have, the

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1	ability that we have to adapt, and all those many
2	benefits. Well, it shouldn't just be the
3	student to pay for all of this.
4	I'm a teacher. I have to pay my own
5	classes to continue my profession, and we don't
6	get paid a lot. We don't get paid much at all.
7	And I have to take graduate-level classes, and
8	I know I'm not alone in thinking sometimes that's
9	just not fair. You know, how come the employer
10	doesn't pitch in to help out with that if you want
11	me to be certified in something? Other career
12	fields offer that. If you want to be certified
13	in something, they offer additional training.
14	And that's all that I have to say.
15	Thank you.
16	DEPUTY UNDER SECRETARY STUDLEY:
17	Thank you. We're going to go ahead and adjourn
18	again until we have somebody else who wants to
19	talk.
20	(Whereupon, the foregoing matter
21	was concluded at 3:00 p.m.)
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